

Journeyman Services Ltd

TERMS OF BUSINESS

Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

By asking us to quote for your insurance requirements, you are providing your informed agreement to these Terms of Business.

About our company

Journeyman Services Ltd is a specialist insurance intermediary, authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Our FCA firm reference number is 312035. You can check this information on the FCA's Register by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Our permitted business is advising, arranging, dealing as agent, making arrangements with a view to transactions and agreeing to carry on a regulated activity for commercial and retail clients.

Our address

You can contact us at: Journeyman Services Ltd., Unit 3c, Laurels Business Park, Parkend Walk, Sling, Coleford, Gloucestershire GL16 8JJ, United Kingdom. Our registered address is: Journeyman Services Ltd., Unit 3c, Laurels Business Park, Parkend Walk, Sling, Coleford, Gloucestershire GL16 8JJ, United Kingdom.

The Capacity in which we act

We act as an insurance intermediary not as an insurer. We will usually act on your behalf when arranging your insurances, when helping you make changes to your policy, when you renew your insurance and in the event of a claim. If there are any circumstances where we act as an agent of the insurer, we will let you know the capacity in which we act before we finalise your insurance arrangements.

Our products and services

We offer products from a single insurer.

We do not give advice or recommend any particular insurance policy. We may ask you some questions to narrow down the selection of products that we will provide information on. You will then need to make your own choice about how to proceed.

We will not, in any circumstances, guarantee the solvency of any insurer.

Methods of communication

We will normally communicate with you by post, telephone or email. Please let us know if you would prefer not to receive communications by any particular medium.

Disclosure

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover.

If you fail to disclose information or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid.

You must check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy or mean that claims may not be paid.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

You are advised to keep copies of any correspondence you send to us or direct to your insurers.

Fees and charges

Unless we tell you otherwise when you take out or renew a policy with us, we make no charges in addition to the insurer's premium.

Payment for our Services

We generally received a commission from insurers which represents a percentage of the premium that you are charged.

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business. Please be assured that the way in which we are remunerated will not, at any time, conflict with our responsibilities to meet your needs, treat you fairly and provide products which represent fair value.

Methods of payment

We accept payments by debit or credit card.

Handling client and insurer money

We collect and hold money as agents of the insurer when collecting premiums and handling refunds due to clients.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 30 days from the date of issue.

Confidentiality

In your dealings with us you may provide us with information that may include data that is known as personal data. Where we process personal data, we comply with statutory data processing requirements as set out by the Data Protection Act 2018 and the UK-retained provisions of the EU General Data Protection Regulation (UK GDPR). The personal data we will collect will include information relating to your name, address, date of birth, contact details and 'health' or 'criminal offences'.

We will process your personal data to allow us to provide you with our services as your insurance broker in quoting for and arranging your insurances. Your personal data will also be used to manage future communications between us.

In processing personal data for insurance purposes about health or criminal offences, we will only do so to enable us to provide our service to you and on the basis of it being in the public interest.

We will only use your data for the purpose for which it was collected. We will only grant access to or share your data within our firm or other firms associated with us, with other authorised third parties and product and service providers such as insurers and premium finance providers [delete as appropriate] where we are entitled to do so by law under lawful data processing.

The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with, for what purpose, why we need to retain it and retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data.

If you require further information on how we process your data or you wish to exercise your rights, please contact us by e-mailing info@journeyman-services.co.uk, or by writing to us at Unit 3c, Laurels Business Park, Parkend Walk, Sling, Coleford, Gloucestershire GL16 8JJ or by telephoning +44 (0) 1594 839333.

How we process your personal data is detailed further within our Privacy Notice. NOTE: INSERT LINK TO PRIVACY NOTICE

Credit Checks

We, and other firms involved in arranging your insurance (insurers, other intermediaries or premium finance companies) may use public and personal data from a variety of sources including credit reference agencies and other organisations. The information is used to help tailor a price, to ascertain the most appropriate payment options for you and to help prevent fraud. Any credit reference search will appear on your credit report whether or not your application proceeds. If you have any questions about this or any other matter, please do not hesitate to contact us.

Conflict of Interests

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Changes to your cover

We will normally deal with requests to increase or amend cover on the day your instructions are received, or the next working day if a weekend or public holiday. Sometimes changes cannot be processed without obtaining additional information. If additional information is required, we will contact you as quickly as possible.

We will confirm change to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you.

Receipt of instructions

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions that do not reach us due to failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately. We recommend that you keep policy documents for as long as a claim is possible under the policy.

Making a claim

In the event you need to make a claim you should first check the relevant section of your policy to see if you are covered, and check what documentation is required to make a claim. When returning home, contact the Claims Service to request a claim form, you will need to quote your insurance certificate number. In certain cases you may wish to claim whilst still travelling, this is possible, but you must still adhere to the usual claim requirements.

Making a claim – Medical

The Assistance Service will confirm whether your treatment or expenses are covered under the terms of your policy and can liaise directly with hospitals regarding your medical requirements and payment of bills. Should you require specialist travel arrangements, the Assistance Service can make appropriate arrangements, based on medical necessity. In some cases it may be easier to pay minor expenses yourself. If you are in any doubts as to whether these costs will be covered, contact the Assistance Service for prior authorisation. Keep all receipts and medical reports and submit a claim when you return home.

The contact details for your Claims Service are provided on your insurance certificate. Keep copies of your completed claims form and all supporting documentation, as originals may be required by the Claims Services.

Treating customers fairly

We aim to provide a first class level of service at all times and welcome your feedback. If, for any reason, you feel that our service is not of the standard you would expect, please let us know. You can email us at: info@journeyman-services.com.

Complaints procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when Journeyman do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us in the following ways:

In writing

The Managing Director
Journeyman Services Ltd
Unit 3c, Laurels Business Park
Parkend Walk, Sling
Coleford
Gloucestershire GL16 8JJ
United Kingdom

By Telephone

+44 (0) 1594 839333

By Email

info@journeyman-services.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Access to the FOS is available for complainants within one of the following categories at the time we receive the complaint:

- Consumers (private individuals acting for purposes which are wholly or mainly outside their trade, business, craft or profession)
- Micro-enterprises (businesses employing fewer than 10 persons and with a turnover or annual balance sheet not exceeding €2 million)
- Other small businesses (with an annual turnover of below £6.5m, and less than 50 employees or with an annual balance sheet total of below £5 million)
- Charities with an annual income of under £6.5 million
- Trustees of a trust with a net asset value of under £5 million
- Certain types of Guarantor

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered as follows:

- 90% of the claim, without any upper limit
- 100% of the claim without any upper limit for
 - o Compulsory classes of insurance (such as Third Party Motor or Employers Liability); and
 - o 'pure protection' contracts, professional indemnity insurance and general insurance claims arising from death or incapacity of the policyholder due to injury, sickness or infirmity, or where the insurance intermediary has failed to pay money to an insurer, pay away money is has received from an insurers, or has failed to take steps to allow the insurer to effect the contract of insurance

Further information about the compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk

Cancellation right

You may have a right to cancel up to 14 days (cooling off period) from the date you receive:

- The policy document at the start of your insurance or;
- The renewal documentation for subsequent periods of insurance

If you have such a cancellation right this will be separately confirmed to you in your insurance documentation.

Should you decide to exercise this cancellation right you will be entitled to a refund of premium less an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, insurers may not allow a refund of any of the premium paid.

If this cancellation right is not exercised within the 14 day period as stated above, none of the premium will be refunded.

To exercise the cancellation right, you must return your insurance documentation to us and follow our further instructions.

Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English Courts.