



About our Insurance Services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers for Business, Household & Motor Insurance.

We only offer products from a limited number of insurers for Travel and other Personal Insurance contracts.

We will be happy to provide a list of Insurers for each product type on request.

We only offer Legal Expenses Insurance from DAS Legal Expenses Insurance Ltd for certain products.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

You would never not receive advice or recommendations from us. We would never just ask questions to narrow down the selection of products that we will provide details on and leave you to make your own choice about how to proceed.

4. What will you have to pay us for our services?

No fee for advice and our recommendations. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Prestige Insurance Management Ltd, Insurance House, The Pavilions, Bridge Hall Lane, Bury, Lancashire, BL9 7NX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 301688

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...In writing:

Prestige Insurance Management Ltd, Insurance House, The Pavilions, Bridge Hall Lane, Bury, Lancashire, BL9 7NX

...By phone :

0870 850 9159

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first Â£2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.



Our Terms of Business

Important information to Clients

Prestige Insurance Management Limited are a completely Independent Insurance Consultants specialising in commercial and personal insurance products (A full list is available upon request). We are authorised and regulated by The Financial Services Authority. We only place your cover with recognised and approved Insurers licensed to transact insurance in the UK. We aim to give a professional and independent service and will endeavour at all times to ensure that you are fully aware of the full policy covers and excesses. However, it is essential that you always help us in the following ways.

Your Duty

Always declare the full facts material to your insurance. Examples of material facts are things such as previous losses (even if not claimed for), known intended young drivers or changes to your circumstances that we were not aware of previously. Failure to disclose a material fact may invalidate your insurance. If you are unsure as to whether a piece of information is material or not, then disclose it to us and we will advise you for your own security and piece of mind. The application form is the basis of the contract so you must always take care when completing the form to ensure that all questions have been answered fully. If you think there is information that the Insurer needs to know and the form doesn't ask the question then you are under a duty to add the information to the form or attach a covering letter or e-mail disclosing the information. The responsibility for disclosing the information always rests with the Customer even if we assist with the completion of the form.

We will always tell you who the Insurer is and will disclose to you the cover details and any excesses or restrictions that might apply. The policies are detailed contracts so a summary can never cover all the points. You must therefore always check the policy and certificates when they arrive and read them carefully to ensure that the detail meets with your satisfaction. We will happily carry out any amendments if possible. If for any reason the policy fails to meet your needs entirely then, subject to the Insurers approval and provided there have been no claims, we will fully refund your premium to you including any fees or commissions earned. This is always provided that we are notified within 7 days of the policy being issued.

Contracts

The entering into a contract of insurance is between the Insured and the Insurer. Prestige Insurance Management Limited cannot be held responsible as a party to that contract. It is the responsibility of you, the Insured, to comply with all policy terms and conditions as set out by the Insurer and to declare to them all facts pertinent to the risks that they take on your behalf.

Data protection

The information you provide to Prestige Insurance Management Limited will be passed on to the relevant insurance companies so that they can provide you with insurance cover. Prestige Insurance Management Limited and the relevant insurer may from time to time notify you of any further products and services, which they offer. At all other times Prestige Insurance Management Limited will comply with the Data Protection Act for your protection. Prestige Insurance Management Limited is registered under the Data Protection Act, 1984 with the Office of the Data Protection Registrar, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Privacy statement

Prestige Insurance Management Limited is committed to respecting your privacy. We take seriously your need for reasonable control of personal information that you share with Prestige Insurance Management Limited. Prestige Insurance Management Limited may use your information to better

understand your needs and provide you with better services. Prestige Insurance Management Limited will not sell your personally identifiable information to others. Prestige Insurance Management Limited may share your information with Insurers or other companies to whom it is essential to satisfy any instructions such as the arrangement of insurance policies. Prestige Insurance Management Limited is committed to giving you the choice of whether or not your information can be used for additional purposes such as direct marketing.

Security

Prestige Insurance Management Limited is committed to ensuring the security of your information. Credit card and banking details are only used for processing payment and are not used for other purposes.

Administration Charges

Prestige Insurance Management Limited imposes additional administration charges which may apply to some activities other than claims.

These charges are as follows:

Duplicate full or part policy documentation.	£10.00
Replacement Certificate / Covernote	£10.00
Cancellation Charge	£25.00 +Insurer's Charge as defined in policy wording
Returned/unpaid Cheques	£15.00

Professional Fees & Charges

Our income generally is made by a combination of Commission payments from Insurers and Professional Fees. Any of our policy fees/administration charges will be disclosed in full automatically. There may be occasions where we receive no commission from the Insurers in which case all our income will be by a fee for our services paid by the client. If this situation arises we will fully confirm to you what our charge for our service is. Our charge will not exceed the standard level of commission which we would have received had commission been paid by the Insurer. **In the case of cancellation please note our Professional Fees are NON Refundable.**

Claims

In the event of you requiring assistance please contact our claims department on 08000 563626, or alternatively check your policy wording regarding any contact numbers direct with your Insurance company's claim department.

Complaints Procedure- Accepted either verbally, In writing or by e-mail

Whilst we always endeavour to give the highest standard of service possible, you may still wish to lodge a complaint. We take all complaints seriously and in such an event the procedure is as follows:

1. Contact: The Managing Director , Prestige Insurance Management Limited, Insurance House, The Pavilions, Bridge Hall Lane, Bury, Lancashire, BL9 7NX
2. Contact: the Insurance Company with whom your insurances are placed, the address of which you can obtain from our office or in your policy document.
3. Write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London. E14 9SR

Use of these complaint procedures does not affect your rights to take legal action through the courts.