

TERMS OF BUSINESS

1. The Financial Conduct Authority

The Financial Conduct Authority is the statutory body that regulates financial services. We suggest that you use the information presented in this document to decide if our services are right for you.

2. Who is my Insurance with?

Captain Cover is a trading name of Lexelle Ltd, who are an Insurance Intermediary and not an Insurer, registered number 03160099. Our address is Captain Cover, PO Box 4428, Sheffield, S9 9DD. We are authorised and regulated by the Financial Conduct Authority (FRN 312782).

This can be checked on the Financial Services Register by visiting www.fca.gov.uk/register or by contacting the FCA consumer helpline on 0800 111 6768. The laws of England and Wales govern this agreement and any dispute is subject to the English courts.

3. What range of products do we offer on the Captain Cover website and Insurer Information

Captain Cover is an insurance broker and the Captain Cover website offers a limited range of insurance products provided by Bastion Insurance Services Limited and underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA UK Branch is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. FCA register number: 202664.

We do not guarantee the solvency of any insurer we place business with.

4. What services will we provide you with and the basis of sale

We do not offer advice or make a recommendation. Instead, we make available a limited range of insurance products for you to choose from. To assist you in your choice we will provide you with a quotation for the cover you choose, based on the details you have provided, together with information to allow you to make an informed decision. You will then need to decide if the product is suitable for you.

Full policy terms and conditions and a summary of terms is provided on the website for all available products and we strongly advise that you read these before deciding to make a purchase through the Captain Cover website.

We act as agent of the insurer for placing the insurance.

The policies have a duration is for 12 months.

Quotations are only valid at the time they are obtained, there is no option to save a quotation and return later.

In the event of a claim full contact details are provided both on the website and in the policy terms and conditions provided.

5. Will I have to pay any arrangement fees when purchasing a policy on the Captain Cover website?

No additional fees will be payable for the arrangement of any policy purchased via the Captain Cover website.

6. Payment Terms and Cancellation

All Captain Cover products can be paid for on an annual or monthly Direct Debit basis.

We are remunerated by commission from your premium agreed by us with your insurer. This commission is in return for placing business with the insurer. Where a transaction results in a premium refund being due, that refund will include our commission. Your Direct Debit agreement will be set up and administered by GoCardless.

To be eligible for the monthly payment option, you must be resident in the UK, aged 18 years or over and hold a bank or building society account which can support Direct Debit payments.

We hold your premium payment under risk transfer as agent of the insurers and we do this by paying it into an insurer premium trust account until it is passed to the insurers. This is to protect your money and means that whilst your money is in the account, it cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

All consumers have the statutory right to cancel within 14 days of inception, renewal or upon receipt of the policy documentation, whichever is the later provided there have been no claims. You will receive a full refund. You can also cancel this policy at any time and you will only be charged for the period of cover you have had by the insurer.

If you wish to cancel your insurance you can do so by writing to Captain Cover, PO Box 4428, Sheffield, S9 9DD, or by telephoning 0333 400 8179, or by emailing assist@captaincover.co.uk

7. Renewal of your policy

Captain Cover will contact you within 30 days prior to your policy's expiry date. This will give you the opportunity to consider if you do not want to renew your policy, you still meet the policy terms and conditions and if the policy still meets your needs.

To ensure continuous cover our policies automatically renew. This means monthly Direct Debits will continue and annual payments will be charged for the next annual period. Payment details are retained by the payment processing company. If you do not wish for your policy to continue automatically please contact us. The consequences of this mean your policy will only run for the current 12-month period and not provide continuous cover.

Email: assist@captaincover.co.uk Write to us at: Captain Cover, PO Box 4428, Sheffield, S9 9DD.

8. What to do if you have a complaint

If you feel that we have not provided the service you expected we want to hear about it so we can try to put things right. If you have cause for complaint it is important you know that we are committed to providing you with an exceptional level of service and customer care.

For any complaint regarding the sale of the policy you can contact us on:

Captain Cover, PO Box 4428, Sheffield, S9 9DD.

Email: assist@captaincover.co.uk

Tel : 0333 400 8179.

We aim to resolve most complaints by close of business on the third working day after receipt. For more complex issues, an acknowledgement will be sent confirming who is dealing with the

complaint and when we expect to respond to you in full. Within 8 weeks of the date we receive a complaint we aim to provide you with our final response.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel 0800 023 4567. Email complaint.info@financial-ombudsman.org.uk. Web www.financial-ombudsman.org.uk

Should you have a complaint regarding the handling of a claim, please refer to your policy wording. Full details are provided under the “Complaints” section.

9. Are we covered by the Financial Services Compensation Scheme?

All Captain Cover policies are covered by the Financial Services Compensation Scheme (FSCS).

This is the body established to operate and administer the compensation scheme, set up by major insurance companies, to compensate consumers when authorised firms are unable, or likely to be unable, to satisfy claims against them.

Most insurance contracts are covered for 90% of the claim with no upper limit. Insurance advice and arranging insurance will also be covered up to 90% with no upper limit.

10. Duty of Disclosure

Please be aware that the information provided by you when purchasing a Captain Cover policy forms the basis of a legal contract between you and the insurer. It is therefore important that all information provided by you is true, accurate and complete. You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy. If you are in doubt, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled, have special terms imposed, policy voided, and the premium may not be returned.

You must also inform us of any changes to your policy details during the life of your policy, including at renewal. Please read carefully all policy documents sent to you and inform us immediately of any incorrect information shown. If you have difficulty in understanding anything, please let us know and we will assist you. For your protection, insurers maintain databases to prevent fraud and the information you give us may be subject to checks.

11. Data Protection

Please read the Privacy Notice that accompanies this document. It contains important information about how we protect and use your information.

12. Are there any circumstances where our insurance products may not be suitable for you?

It is essential that you carefully read the policy information provided on this website to ensure that the insurance cover meets your needs before you decide to purchase a Captain Cover policy. If you have any doubts or questions regarding the cover provided details of how to contact us is provided in the Customer Service section of the website.