

# Terms of business

# HOWDEN

This booklet sets out our Terms of Business, which govern how we operate. Please read it carefully and retain it for future reference.

## About us

Howden, a trading style of A-Plan Holdings offers insurance to meet the needs of a wide range of individuals and companies. The Group's divisions include Howden, Caravan Direct, Liability Direct, Highworth Insurance Services, Look Insurance Services, TR Register Insurance Services, Howden Insurance Services, Instructor Cover Plus, Liability1st and Motorhome Direct. A-Plan Holdings is an independent intermediary authorised and regulated by the Financial Conduct Authority (FCA) to arrange, advise on and administer insurance. You can check our registration by visiting the FCA website at **register.fca.org.uk** and quoting our registration number of 310164. Alternatively, you can contact the FCA by phone on **0800 111 6768**.

We are also licensed by the Guernsey Financial Services Commission (GFSC), ref number 2731967, as an Insurance Intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 and regulated by the Jersey Financial Services Commission (JFSC), ref number GIMB2533, as an Insurance Intermediary under the Financial Services (Jersey) Law 1998. You can check these registrations on the GFSC register: **www.gfsc.gg/commission/regulated-entities** or JFSC registry at: **www.jerseyfsc.org/industry/regulated-entities**

## What we do

We act on your behalf arranging insurance for both individual and corporate clients. We offer insurance policies from a range of insurers. These policies cover motor cars, motorcycles, commercial vehicles, buildings and contents for homes and commercial premises, public and employers' liability, travel and equine insurance as well as other risks. So when we advise you about what insurance policy is right for you, we will be able to recommend the policy that most closely matches, in cover and price, your insurance needs at the time we prepare the quotation. (These needs sometimes change; please see 'Changes to your policy' below for more about that.) Please note that for Howden Golf Insurance we offer information only and do not offer advice or make any recommendations. Howden Golf Insurance has been designed to meet the demands and needs of clients who wish to protect their golf equipment against theft, accidental damage and third party liability.

Some insurers may delegate authority to us to underwrite, bind and administer an insurance contract on their behalf, including handling and processing claim payments. We will notify you if your insurance contract is placed under a delegated authority, as when conducting these activities we will also be acting on behalf of insurers and not solely as your independent agent.

For insurance policies sold online, we may ask questions to narrow down the selection of products that we will provide information on to you. Any information we provide to you will not constitute advice or a personal recommendation and you agree to make your own choice about the insurance cover and whether to purchase the insurance policy.

We also offer extra optional insurance policies. These include:

**Legal Expenses** – placed with Platinum Assist (underwritten by AmTrust Specialty Ltd), Platinum Assist (underwritten by ARAG Legal Expenses Insurance Company Limited), DAS Legal Expenses Insurance Company Ltd, Proximo Ltd (underwritten by RAC Insurance Ltd), Slater Gordon Solutions (underwritten by UK General Insurance Ltd), ARAG plc (underwritten by HDI Global Specialty SE), Arc Legal Assistance (underwritten by AmTrust Specialty Ltd), or MSL Legal Expenses Limited (underwritten by Financial & Legal Insurance), ARAG plc (underwritten by ARAG Legal Expenses Insurance Company Limited).

**Vehicle Breakdown Recovery** – placed with Arc Legal Assistance (underwritten by AmTrust Specialty Ltd), AXA Assistance (UK) Ltd (underwritten by Inter Partner Assistance SA UK branch), DAS Legal Expenses Insurance Company Ltd, Proximo Ltd (underwritten by Collinson Insurance), MSL Legal Expenses Limited (underwritten by Financial & Legal Insurance), ERS Insurance, or Hadleigh Breakdown (underwritten by Trinity Lane Insurance Company Limited).

**Insurance for replacement vehicle hire** – placed with Auxillis Ltd (underwritten by Collinson Insurance), DAS Legal Expenses Insurance Company Ltd, Proximo Ltd (underwritten by RAC Insurance Ltd), Platinum Assist (underwritten by ARAG Legal Expenses Insurance Company Limited), MSL Legal Expenses Limited (underwritten by Financial & Legal Insurance) or ARAG plc (underwritten by ARAG Legal Expenses Insurance Company Limited).

**Helmet and Leathers** – placed with KGM Underwriting Services (underwritten by Trinity Lane Insurance).

**Tools Insurance** – placed with Royal & Sun Alliance Insurance plc.

**Total Loss Plus** – placed with KGM Underwriting Services (underwritten by Trinity Lane Insurance).

**Home Emergency** – placed with DAS Legal Expenses Insurance Company Ltd, AXA Assistance (UK) Ltd (underwritten by Inter Partner Assistance SA UK branch), or ARAG Legal Expenses Insurance Company Limited.

**Excess Protect** – placed with Proximo Ltd (underwritten by RAC Insurance Ltd), or KGM Underwriting Services (underwritten by Trinity Lane Insurance).

**Key Cover** – placed with Coplus (underwritten by Astrenska Insurance Limited), or All Broker Services (underwritten by Astrenska Insurance Limited).

Whenever our branches offer any optional cover, the policy will be generally offered from one insurer only, dependent on product, and sold as a separate policy – full details will be provided at the point the product is recommended. Travel insurance will also be offered from one insurer – placed with AXA Assistance (UK) Ltd (underwritten by Inter Partner Assistance SA UK branch) except for more complex cases (medical conditions, extended trips, older clients etc), which will be referred to our Farnham branch. Single article insurance will be placed with AXA XL UK Ltd. Personal Accident Cover will be placed with Chubb European Group SE.

If you purchase any of the following direct from our websites then cover will generally be offered from one insurer only:

**Travel Insurance** – placed with AXA Assistance (UK) Ltd (underwritten by Inter Partner Assistance SA UK branch).

**Holiday Homes Insurance** – placed with Canopus Managing Agents Ltd.

**Golf Insurance** – placed with Canopus Managing Agents Ltd.

**Liability1st** – placed with Covea Insurance plc.

**Temporary Standalone Car or Van Insurance** – will be introduced to Tempcover Limited.

**Vehicle Breakdown Recovery** – placed with AXA Assistance (UK) Ltd.

Policies purchased for the following schemes will be offered for one/two insurers only i.e.

**Equine** – placed with Convex Insurance UK (either via SEIB Insurance Brokers Ltd, or Howden UK Brokers Ltd).

**Equine Trailer** – placed with Ecclesiastical (via SEIB Insurance Brokers Ltd), or KGM Underwriting Services.

**TR Register Insurance Services** – placed with KGM Underwriting Services.

This list of policy types is current at the time of printing. Any amendments or additions to this list can be found on our website at [www.howdeninsurance.co.uk/terms-of-business](http://www.howdeninsurance.co.uk/terms-of-business) or please ask your branch for further details.

## Treating clients fairly

Meeting your needs is at the heart of everything we do at Howden. We always aspire to treat you, our client, fairly and equally and to give advice and recommendations that meet your insurance needs. To this end, we constantly review our processes and procedures to ensure we offer the highest standards of advice and service. All our communications (brochures, letters, emails etc) are designed to be clear and easy to understand and we aim to keep you informed of all developments with your insurance both before you buy and afterwards, and we will not discriminate against based on number of years you have been insured with us. And if you need to make a claim, we will guide you through the process and liaise with the insurer on your behalf. (Please see 'Making a claim' below for more details.)

## Contacting you

We will usually contact you by phone or post. In certain circumstances, we may agree to correspond with you by email or SMS. By providing your email address, you are agreeing that we can contact you by email. If you email a request to arrange insurance cover or to amend any details under an existing policy, insurance cover will not be in force until your insurer has agreed to provide cover and we have confirmed this with you. Basically, emailing us to tell us about a change won't mean it will automatically happen! You must take reasonable steps to ensure that email messages are complete and accurate, free of harmful viruses and secure.

We may record telephone calls for training purposes and for your and our protection.

## Arranging a policy

### Disclosure

You must take care to answer all questions fully and accurately and to the best of your reasonable knowledge. This must include anything that may affect an insurer's decision to issue a policy or to continue cover. If you are unsure whether a fact is relevant, please tell us anyway. For vehicles, you must tell us all relevant facts relating to the vehicle or to anyone who will drive the vehicle. In the case of home insurance, you will need to tell us all relevant facts about the property as well as about everyone who lives there.

We cannot maintain a permanent record of all information disclosed to us and it is your responsibility to take care to:

- Re-disclose all relevant facts when asked.
- Ensure that all statements made to insurers, whether in the proposal (application) form or elsewhere, are correct.
- Ensure the accuracy of the information supplied.

If you have policies with different branches of Howden, you must tell each branch separately of any changes.

Inaccurate or undisclosed information may invalidate your insurance cover. We do not accept liability for any errors or omissions where a member of staff has completed (or assisted in completing) the proposal form. A copy of this form is available on request.

If you have received your documents electronically we will be pleased to provide paper copies on request and at no additional charge.


## Cooling-off period

If having examined your policy documentation you decide not to proceed with the Howden insurance, You may cancel Your Policy within the first 14 days of You buying this insurance or within 14 days of when You receive Your Policy documents whichever is later. Your Insurers will provide a full refund of the premium paid if You have not made a claim on this Policy – see 11.3.2.3 for details. If You have made a claim, Your Insurers will not refund any premium.

If You wish to cancel after this period, You may cancel Your Policy by giving prior notice to Howden. There will be no return of premium except in the event of Your death, A pro-rata return premium will be paid to the estate/executor/next of kin as applicable, a copy of the death certificate would be required as evidence of the Your passing away. Your Insurers will not refund any premium if You have made a claim on Your Policy. You have the right to cancel any insurance policy you buy from us. To do this, you will need to contact Howden who arranged your policy to tell them to cancel your insurance within 14 days of the date you've received your policy documentation.

## Premiums, refunds and payment

We collect premiums as the agent of the insurer. This means that once we have received the premium from you it is treated as if it has been paid directly to the insurer. Where an insurer refunds all or part of a premium (for example when a policy is cancelled), the refund will be paid to us and we will then pay it to you. Before you agree to a policy, we will send you a quotation.



This will tell you what the policy will insure you against and how much it will cost you. In order for a policy to be valid, you must pay your premium by the date specified on your quotation. You can pay your premium by cheque, credit card, debit card or direct debit. Where your premium is paid by direct debit – and provided your insurer is willing to renew your policy – we will automatically renew your existing policy, unless you tell us not to do so. Automatically renewing your policy is for your protection, because without an up-to-date policy you will not be insured. (Please see 'Renewing a policy' below for more details.)


## Fees and charges

When we sell you a policy the insurer pays a percentage commission from the total premium. In addition there might be further remuneration based upon the amount and profitability of business placed with insurers and/or service providers over a specific period. We may also make a service charge to cover the administration of your insurance. These charges are advised to you in advance.


## Introducers

If you have been introduced to us by a third party they may receive a remuneration from ourselves for that introduction.

## Making a claim



If you think you may need to make a claim, please let us know immediately. After all, we're here to help you and to act on your behalf. We will guide you through what can often be a difficult time and ensure your insurance company fulfils all its obligations to you.



We will normally monitor the progress of your claim, and provide guidance where appropriate. Should there be any significant changes to your claim, we will notify you as soon as possible.

In the event of reporting your claim outside of office hours, calls are forwarded to either Kindertons Accident Management or Auxillis Limited, who will triage on our behalf and update us during our office hours.

## Changes to your policy

You should notify us immediately of any changes to the details used to arrange any of your insurance policies (see the list below). Please do not wait until the renewal date of your policy, as changes to these details could make your policy invalid. Basically, insurers don't just need to be told about the changes: they have to accept them, too.

Examples of changes include (but are not limited to):

- If you need to increase the total sum insured for your golf equipment/buggy.
- Change of address.
- Change of Golf Club at which you are a member of.

It is important that you are adequately covered at all times. If you change your equipment/buggy, please make sure that your total sum insured on your schedule and the single article limits which apply to the policy still meet your needs. If you need to increase your cover level, it is important that you contact us as soon as possible.

## Renewing a policy

For policies with a renewal date, we will normally contact you to tell you in advance what the premium and terms for the next period of insurance will be. For your insurance cover to continue, you must instruct us on or before the date on which your policy is due to expire. There are no 'days of grace' and you are responsible for making sure your insurance is valid and in force.

If you pay your premium by credit or debit card, and you have agreed that Howden can retain your card details, if the insurer has agreed to renew, we will automatically collect your renewal premium around 5 days prior to renewal and renew your existing policy (whether we have recommended a change of insurer or not). However, if following an attempt to take payment we are unable to do so, we will not be able to renew your policy, and will endeavour to contact you right away. Should you wish to stop your insurance automatically renewing, please contact us at any time to cancel this facility. You can do this by telephone, post, in branch or by email via **info.golf@howdeninsurance.co.uk**. Your insurance will then expire on the renewal date, and you will no longer be covered unless you contact us to renew your policy.

If you pay by direct debit and your insurer is happy to renew your policy, we will automatically renew your policy, and your payments will continue to be collected. Should you wish to stop your insurance automatically renewing, please contact us at any time to cancel this facility. You can do this by telephone, post, in branch or by email via **info.golf@howdeninsurance.co.uk**. Your insurance will then expire on the renewal date and you will no longer be covered unless you contact us to renew your policy. There will also be times when we find a new insurer who better meets your needs at renewal.

However your policy is renewed, you must remember to tell us of any changes that may affect your cover (for example criminal convictions, accidents since your policy was last renewed) before the date on which your policy is due to be renewed, otherwise your cover may become invalid. (See 'Changes to your policy' above.)

It is your responsibility to ensure your insurance remains valid and in force and that you have done nothing which may invalidate it.

## Records and documents

Our files are confidential. Without your permission, we will not share information about your insurance with anyone other than you and your legal representatives, the insurer to whom you apply for insurance or any party as may be required for the proper performance of our or your insurer's service to you, unless we are required to do so in order to meet any legal obligations under statute. We may keep digital and/or paper records of personal information you have provided, including information of a sensitive nature, but we will not disclose it to third parties (other than those listed in the previous sentence). You are entitled to a copy of all information held on file about you. If it is incorrect, you have the right to have the data corrected. We will normally keep your records for at least six years after your most recent insurance policy has expired.

## Data Protection Act

We take protection of your data very seriously and will always seek to abide by the spirit and principles of the Data Protection legislation at all times. We are registered with the Information Commissioner as Data Controller and Processor. Details of the Data Protection Act can be viewed on the Information Commissioner's website at [www.ico.org.uk](http://www.ico.org.uk)

You may request a copy of the personal data which we hold on you or raise any queries about the data we hold about you by writing to:

Data Protection Officer  
Howden  
2 Des Roches Square  
Witney  
OX28 4LE

Details of how we will use the information we hold on you can be found in the Privacy Policy on our website [www.howdeninsurance.co.uk](http://www.howdeninsurance.co.uk)

We will only use information we hold about you in the normal course of arranging and administering your insurance.

With your consent we may use your personal data to inform you about other products and services that we feel may be of interest to you, via mail, telephone, fax, email or other electronic messaging services. If you do not wish to receive marketing information from us by these methods or if you have any queries about how we use your information then please let us know by emailing the Data Controller at [datacontroller@howdeninsurance.co.uk](mailto:datacontroller@howdeninsurance.co.uk)

All insurers provide details of their policies and policyholders to databases accessed by other insurers and the police. This helps to detect uninsured drivers and reduce fraud and assists when dealing with claims. When you agree an insurance policy with us, you confirm that you agree to having details of your policy placed on these databases.

In the course of arranging and administering your insurance, we must pass on your details to your insurer. All our business partners adhere to the Data Protection legislation, are registered with the Information Commissioner and as such are directly responsible to the Commissioner for the way in which they manage their data.


## Insurer security

We place your business with insurers whom we believe to be reliable and of good financial standing. However, we cannot be held liable if an insurer we recommend subsequently cannot meet their obligations. You are still responsible for paying any premium or part premium due.

## Financial Services Compensation Scheme

We subscribe to The Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations to you, you may be entitled to compensation from the FSCS. Eligibility for compensation from the FSCS depends on:

- The circumstances of each claim; and
- The type of person or organisation making the claim.



For most non-compulsory general insurances, compensation of 90% of the claim is available, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

In the unlikely event of an insurer being placed into administration and we assist in meeting your claim, you agree to co-operate with us in any further possible recovery from the FSCS.

## Applicable law

All dealings with us are subject to English Law.


## Credit searches

Certain insurers do external data searches before calculating a premium or offering to renew one of your existing policies.


This will include a credit check, which will appear on your credit history whether you proceed or not.

## Conflicts of interest

Occasions may arise when we or one of our clients have some form of interest in the business being transacted for you. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.



A-Plan Holdings and KGM Underwriting Services Limited are part of the Howden Group. Howden Group are part of the same group of companies as Dual Corporate Risks Ltd, Howden UK Brokers Ltd and Howden Insurance Brokers Ltd i.e. The Howden group of companies.



The Howden group of companies contains entities which operate as Managing Agents. These Managing Agents act as agents of insurers for the purposes of underwriting and binding insurance risks. In some cases, and where appropriate, we may present to you insurance policy terms and conditions from group entities. We may also access insurance companies via another Howden group broker where we deem it necessary to do so.

## Making a complaint

We work hard to provide our clients with a first-class service. If you are not happy with any aspect of the service you have received, we want to know and will do all we can to resolve the situation. In the first instance, please contact your local Branch Manager, who will try to resolve matters for you.

If you are unhappy with the response from the Branch Manager, you can refer the complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)), or for policyholders based in Guernsey or Jersey, the Channel Islands Financial Ombudsman ('CIFO'). If you wish, you can also refer your complaint to our Chief Executive at Howden, 2 Des Roches Square, Witney OX28 4LE, who will investigate and make every effort to resolve the issue for you.

The Financial Ombudsman Service will deal with your complaint provided that you are one of the following at the time of your complaint:

- You are a consumer (i.e. a private individual).
- You represent a micro-enterprise (an enterprise which employs fewer than 10 people with a turnover or annual balance sheet that does not exceed €2 million).
- A small business, irrespective of legal form, which is not a micro-enterprise and which has an annual turnover of less than £6.5 million and employs fewer than 50 persons or has a balance sheet total of less than £5 million.
- A charity with a group turnover of less than £6.5 million.
- A trustee of a trust with a net asset value of less than £5 million.
- A guarantor.

Your claim will be investigated for free.

If your policy is provided by an insurer operating from Lloyd's of London then you will be referred to Lloyd's before you are referred to the Financial Ombudsman Service.

For clients based in the Channel Islands, the CIFO is an independent and free to access service in the Channel Islands for settling disputes between eligible complainants and businesses providing financial services. You can find more information on the CIFO at [www.ci-fo.org](http://www.ci-fo.org). For policyholders located in Guernsey, if we have not provided you with a final response within three months of becoming aware of your complaint, we shall inform the GFSC and remind you of your rights to also inform the GFSC directly of your complaint.

## Online Dispute Resolution (ODR)

If you wish, you can make a complaint via the European Online Dispute Resolution platform (ODR platform). The ODR platform [ec.europa.eu/odr](http://ec.europa.eu/odr) is a website which helps customers who've bought something online in the EU if a dispute arises. The platform will send your complaint to a certified Alternative Dispute Resolution Provider who works to solve the problem. In the UK that would be the UK Financial Ombudsman Service whose website details are shown above.

## Limitation of liability

Our liability to you is limited to £10 million in respect of all losses, claims or liabilities arising under or in connection with our services or the acts and/or omissions of our employees, contractors or agents.

We also shall not be liable to you for any indirect or consequential loss or damage. Also, all warranties, conditions and other terms implied by law are excluded from this Agreement.

However, nothing in this Agreement excludes or restricts our duty or liability to you under our regulatory obligations or for personal injury.



## Third-party rights

The headings in these Terms of Business are for convenience only and shall not affect their interpretation. These Terms of Business shall be governed by and construed in accordance with English law. If any of the provisions of these Terms of Business are held to be invalid or unenforceable in whole or in part, the validity of the other provisions shall not be affected thereby. Our staff are not authorised to vary these Terms of Business but they may be varied by us in writing from time to time.



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**Golf Insurance**

Howden is a trading style of A-Plan Holdings. A-Plan Holdings is authorised and regulated by the Financial Conduct Authority (FCA registration number 310164). You can confirm our registration on the FCA website, [register.fca.org.uk](https://register.fca.org.uk)  
A-Plan Holdings Registered Office: 2 Des Roches Square, Witney, OX28 4LE.  
Registered in England. Registration Number 750484

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