

About us

The A&A Group Ltd of Garrick House, 161 High Street, Hampton Hill, Middlesex, TW12 1NG is authorised and regulated by the Financial Services Authority, ref no 309611. This can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/Pages/register/> or by contacting the FSA on 0845 606 1234.

We provide advice based on a fair analysis of the market for motor, household and commercial insurance though we give information only on any attached contracts such as breakdown insurance, legal expenses) and excess reimbursement and on any insurance sold directly over the internet. We offer attached contracts each on the basis of a single insurer, though we are not required by contract to do so. Ask us for details of the insurers.

Our service charges

| | |
|---|--|
| Arranging a new policy or a renewal | £25 plus up to 15% of the insurance premium |
| Alterations to your policy | £25 plus up to: 15% of any additional premium or 30% of any premium refund |
| Issuing duplicate insurance documents | £25 |
| Administration of a dishonoured payment | £25 |
| Policy cancellation fee | See Cancellation below |
| Arranging payment of premium by instalments | £25 new business, £20 renewals |
| Credit charge for premium instalments | As advised before you purchase your policy |
| Credit card transaction | 1% of the transaction value |

All our service charges are non-refundable except for policies cancelled within 14 days – see **Cancellation** below. Some insurers may also make charges for changing a policy – you will be informed of this before incurring a charge. In the event of any chargeable fees which are not listed here, they will be advised and agreed with you prior to policy purchase.

Payment by instalment

You can choose to spread your premium payment with an initial deposit and eight further monthly payments. Please note that, in the event of a claim, instalments must continue to be paid until the full premium and charges have been settled. We may continue to renew automatically each year unless you tell us otherwise. You will still receive a renewal invitation in good time before of your renewal date. If you do not wish to accept the renewal, or need to amend your payment details, you can call us before the renewal date of your policy at the number provided on the renewal notice.

Protecting your money

We hold your premium payment in a trust account until it is passed to the insurers. While it is in the account, your money 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.

Your duty of disclosure

It is your responsibility to provide complete and accurate information when taking out an insurance policy. You must also inform us of any changes to your policy details during the life of your policy, including at renewal. If your policy is based on incorrect information your insurance may be invalidated and claims may not be paid. Please read carefully all policy documentation sent to you and inform us immediately of any incorrect information shown.

We strongly recommend that you contact us before making a commitment to change a vehicle to ensure any additional insurance costs are acceptable to you.

Cancellation

If you are a private customer, you have the right to cancel a new policy within 14 days of when you receive your policy documents and a renewed policy within 14 days of when you have accepted our renewal offer. Provided you have not incurred any claims during that period, the insurers will pay a pro-rata refund of premium, subject to a minimum charge, and we will refund any policy set-up charges. We will deduct a cancellation fee of £45 from the total refund.

If you cancel after 14 days, we will calculate any insurance premium you will be refunded on a short-period cancellation scale as follows:

| | | | | | | | | |
|--|---------|----------|----------|----------|----------|----------|----------|------------------|
| Period of cover prior to cancellation: Up to | 1 month | 2 months | 3 months | 4 months | 5 months | 6 months | 7 months | 8 months or more |
| % of annual premium refundable | 70% | 60% | 50% | 40% | 30% | 20% | 10% | Nil |

We will deduct our alteration charges (see **Our service charges** above) from this refund. If the insurers' refund (which could take up to 4 weeks) is more than shown on the short-period cancellation scale, we will refund to you any difference after deducting our charges. After the 14 day cooling off period has expired, breakdown, legal expenses and excess reimbursement premiums are non-refundable. **To cancel your policy, you must advise us in writing by the cancellation date and return your insurance certificate or cover note.** If you are a commercial customer, any right to cancellation will be detailed in your policy.

If you have a complaint

We have a real commitment to customer care. We aim to be regarded as a company that puts the customer first. If, however, you are unhappy with any aspect of our service please write to us at the address shown at the top of this page or phone us on 020 8939 3900. If you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to 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 £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Governing law

The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English courts.