

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 for all policies sold over the phone but give information only on policies sold directly over the Internet. We do not give advice on add-on contracts such as motor breakdown, legal expenses and excess reimbursement, all of which are offered on the basis of a single insurer, though we are not required by contract to do so. Ask us for details of these 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 or refunded premium
Policy cancellation	See Cancellation below
Issuing duplicate insurance documents	£25
Administration of a dishonoured payment	£25
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	2.5% of the transaction value
Debit card transaction	No charge

All our service charges are non-refundable except for policies cancelled within 14 days – see **Cancellation** below.

Our charges are in addition to any premiums, premium adjustments or charges made by the insurer.

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 your policy automatically each year unless you tell us otherwise. You will still receive a renewal invitation in good time before 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 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 or cancelled without refund 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 your vehicle to ensure any additional insurance costs are acceptable to you.

Cancellation

To cancel your policy please phone us on 020 8939 3900 or advise us in writing by the cancellation date.

You may 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 ("the cooling-off period"). The insurers will make a charge, which could be up to 20% of the annual premium, and will refund any additional amount you have paid. You may have to pay the full annual premium if you have made a claim. If you have paid for add-on covers such as legal expenses, breakdown cover and excess reimbursement, these will be refunded in full. We will charge a cancellation fee of £50 but will refund any policy arrangement fees which you have paid.

If you cancel after the cooling-off period,

a) The following proportion of your annual insurance premium is refundable:

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%	35%	30%	20%	10%	Nil

- b) The annual premiums for additional covers such as legal expenses, breakdown and excess reimbursement are payable in full.
- c) Our service charges which have already been incurred are payable in full and we will charge an additional cancellation fee of £25.
- d) If you have paid your annual premium in full the amount due to you or to us will be balance of a) to c) above.
- e) If you are paying by instalment, the finance company may charge a small fee and interest will be payable up to the month of cancellation.
- f) Payment of any refund due will be subject to confirmation that no claim has been made on your policy during the current policy year and that you are unaware of any incident having occurred which could give rise to a claim.
- g) Refunds are payable when insurers have refunded the premium to us, which may be up to a month after cancellation

We may cancel your policy by giving you 7 days notice in writing if you do not provide the documentation requested when you take out your policy or if we later find that you provided incorrect information when you took out your policy. The same terms shown in a) to g) above will apply.

If the insurers decline your proposal after we have accepted it and if you provided correct information when you took out your policy, you will receive a full refund less any amount charged by the insurer for the time you have been on cover.

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 either write to us at the address shown at the top of this page (please provide your phone number) 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. 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.