

Terms and conditions of business

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 offer products from a range of insurers, including our fully-owned subsidiary insurer, Mulsanne Insurance Company Ltd, for motor, household and commercial business. We offer add-on contracts such as vehicle breakdown, legal expenses and excess reimbursement on the basis of a single insurer although we are not required by contract to do so - ask us for details of these insurers.

You will not receive advice or a recommendation from us on any products but we will offer you the lowest price products we have available which are closest to your requirements – it is then your choice how you wish to proceed.

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
Claims assistance	£24.95

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 or charges made by the insurer.

Unpaid Premiums If you do not pay any sums due to us and we have to appoint a debt recovery agent, they may charge you a fee.

Introductory motor insurance discounts New customers without any no claims bonus may be allowed an introductory discount if proof of prior driving experience, such as being a named driver on another policy or having use of a company car, can be provided. If documentary proof cannot be provided any such discount already given may have to be cancelled. Introductory discounts may not be transferrable to another insurer at renewal.

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.

Insurance documents We may send your insurance documents to you by post or by email.

Automatic renewal We may continue to renew your policy automatically each year unless you tell us otherwise. That means if you previously paid by credit card we may automatically charge the renewal premium to the same card or if you previously paid by instalments your finance company may automatically collect further direct debits. You will still receive a renewal invitation in good time before your renewal date. If you do not wish to accept the renewal, or if you wish to amend your payment details, you can call us before the renewal date of your policy at the number provided on the renewal invitation. **Important** -Please contact us to make payment before the due date if you have not received written confirmation that your policy is being automatically renewed.

Protecting your money We act as an agent of your insurance company for the purposes of handling your premium payment or any premium refunds. Any such premium monies which we hold temporarily are held in a Trust Account in favour of the insurer. 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.

Policy changes We strongly recommend that you contact us before making any changes to your policy, such as changing your vehicle, to ensure any additional insurance costs are acceptable to you.

Insurance documents - We may send your insurance documents to you by post or by email.

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 claims assistance, breakdown, personal accident 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.

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