

Terms and Conditions of Business

About Us

Autosaint and Autosaint Insurance Services are trading names of Right Choice Insurance Brokers (RCIB). These Terms of Business are to be read in conjunction with the Telematics Terms and Conditions (if a telematics device is a condition of your policy), our [Privacy Policy](#), your insurer's Policy Wording, Insurance Product Information Document (IPID), Schedule and Statement of Fact.

If a telematics box has been installed, you must show these Terms of Business and the Telematics Terms and Conditions to anyone who may drive the vehicle. Anyone who drives your vehicle must be aware that the movements of the vehicle will be tracked and their driving will impact your driving scores or potentially result in cancellation of your policy if the terms are not adhered to.

Regulation

Who authorises and regulates us?

Right Choice Insurance Brokers Ltd of St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH, is authorised and regulated by the Financial Conduct Authority. Our registration number is 475620. This may be verified on the Financial Services Register by visiting the FCA's website, [here](https://register.fca.org.uk) (<https://register.fca.org.uk>) or by contacting the FCA on 0800 111 6768.

Which services will we provide you with?

We are an insurance intermediary, otherwise known as an insurance broker. Where we are making a personal recommendation based on a fair and personal analysis, we will examine sufficient insurance contracts, based upon cover, premiums and service. In all other cases for example, when we conduct a limited search, or offer no advice or personal recommendation, or where we are contractually bound to offer a particular insurer, we may offer a contract from a single insurer. A list of the insurers we deal with is available on our website. Where a sale is completed online, we do not give advice or make a personal recommendation. We may use another insurance intermediary to help place your business.

Who do we act for?

We act as your agent for sourcing and placing insurance business and in the event of you notifying a claim to us. We will act as the insurer's agent for the purposes of cancelling the policy, collecting or refunding premiums or as otherwise informed.

How we are paid?

When you take out or renew a policy with us or make a change to an existing policy, we charge you a fee for the services we provide as detailed above. In addition, the insurer pays us commission which is a percentage of the annual premium after the policy starts. Details on this commission are available upon request. If your insurer is Aviva, they will also calculate the profits made on the policies we sell on an annual basis and may make a payment to us based on this profitability. We may also receive a marketing allowance in relation to the number of motor legal expenses policies sold.

Referrals from other brokers

We may make a payment to any referring broker if you take a policy out with us, this will not affect your premium. Details are available upon request.

Protecting your money

We hold your premium (payment or refund) in a trust account as agents of the insurer. It is considered as being held by the insurer whilst in this account – this is known as 'risk transfer'. Whilst 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, or in the case of premium refunds, returning the money to you. Any interest earned on the account is retained by us.

What to do if you have a complaint?

We aim to provide excellent service to all our customers, but occasionally things can go wrong. If this happens please let us know so we can do everything we can to put it right. If you wish to make a complaint, please contact us by email at customerservices@autosaint.co.uk by telephone on 01527 390 236, or by writing to: Autosaint Insurance Services, Suites K&L, Canon Newton House, Kingfisher Centre, Redditch, B97 4HA. If you remain dissatisfied you may be able to refer your complaint free of charge to the Financial Ombudsman Service (FOS) (www.financial-ombudsman.org.uk). Full details of our complaint handling procedures are available upon request.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about the compensation scheme is available from the Financial Services Compensation Scheme.

Fees & Charges

Our professional charges are as follows – all of these are separate and in addition to any insurance premium, insurer charges, premium finance provider fees or interest charges:

Arranging a new policy or renewing an existing policy	£60
Change of vehicle registration	£20
Mid-Term Alteration to your policy (includes change of address, change of cover, purchase of additional mileage etc.)	£65 See also Instalment Payments below.
Validation administration charge - if cancellation* or a mid-term alteration to the policy is necessary due to misrepresentation, non-disclosure or inability to validate information provided.	Additional charge of £25 (fee is payable once per policy)
Dishonoured payment administration charge	£12.50 (charged if we handle a payment to Premium Credit Ltd or we issue a second payment reminder letter.)
Debt collection admin fee	£45 (charged where we have to pass your account to a debt collection agency)
Failure to provide required documentation within 14 days of request	£25 to cover additional administration costs
Provision of hard copy documents	Free of charge

Provision of duplicate hard copy documents	£15 to cover administrative costs, printing and postage
Contacting your previous insurer on your behalf to verify your level of no claims bonus	£15 to cover administrative costs
Cancellation charge within first 14 days or before the policy starts (see below if your vehicle is currently in a police compound)	£55 *(validation admin fee may also apply)
Cancellation charge from day 15 onwards (see below if your vehicle is currently in a police compound)	£75 *(validation admin fee may also apply). We will also retain commission at a rate of 10% of any returned (refunded) premium, as the insurer will reclaim this from us. For example if the returned premium is £500 we will retain an additional £50.

Fees & Charges relating to the Autosaint Box

Cost of installing Autosaint Box and/or initiating the data feed. Ownership of the Autosaint Box remains with our service partner. If you have a telematics box fitted to your vehicle already and this can be reactivated for use with Autosaint, this charge will apply for initiation of the data feed when you move over to us. These charges are non-refundable once the data feed has been initiated / the box has been fitted or after 14 days of the cover commencing.	£185 for new policies. £170 where a change of vehicle requires new box OR box is fitted after passing driving test.
Removal of the Autosaint Box from your vehicle (Only possible if the insurance policy is no longer in force)	£80
Failure to attend or cancellation of	£62.50

installation appointment	
Autosaint Box data charge (only payable at renewal)	£62.50 non refundable

Cancellation of your Policy

To cancel your policy please telephone our Customer Services Department on 01527 390 292 or email customerservices@autosaint.co.uk in the first instance. They will advise you of the process required for your insurer or can help you look for alternative cover if appropriate. Cancelling your instalment plan **DOES NOT** cancel your policy and the payments made to date are unlikely to cover costs in the event of cancellation. Any remaining balance can be cleared in one payment or you must continue with the instalments until repaid. We will withhold proof of any No Claims Bonus until the balance is paid. Cancellation fees and costs apply whether the policy is cancelled by you or us, regardless of reason. If there has been ANY claim or potential loss the full premium will be payable with no refund due – please refer to your policy booklet. Refunds of less than £10 will be retained by us due to the administrative cost of returning these. Optional add-ons are also cancelled if the main motor policy is cancelled. If there is any premium refund due back to you, we will process this refund at the time the policy is cancelled. However, if there has been a claim on the policy that we were unaware of at the time of issuing, you will need to repay any refund given. We may communicate any cancellations by email, so please ensure the email address you provide us with is correct and kept up to date. If you are taking insurance to release a vehicle from a police compound then our cancellation fee is increased by £30 to £90 to cover the additional administrative costs involved with these policies.

Within the first 14 days or before the policy starts

You have the right to cancel within 14 days of when you purchase your new policy, or from when you receive your policy documents, whichever is later, and within 14 days of the renewal date for renewed policies. 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 as noted in the table above.

Day 15 onwards

There will be a charge for the time you have been covered by your insurance. Full details of this can be found in your policy booklet. We will then refund any amount we owe to you after deduction of our fees. We will charge our cancellation fee and reclaim our commission as noted in the table above. Premiums for optional add-on products such as Breakdown Cover, our Platinum Legal Cover and Key Cover are non-refundable after the 14 day cooling-off period.

Young and inexperienced drivers

If you are aged under 25, or have held a full UK/EU Driving Licence for less than 12 months then additional excesses will apply. Please refer to your policy booklet for full details.

Markerstudy Policies ONLY – You may receive a discount where you have recently passed your driving test but have owned your car for 60 days or more and had insured this whilst holding a provisional licence. We may have to remove this discount if we subsequently establish that you do not meet the insurer's criteria.

Documentation

You may be asked to provide documentation following the purchase of your policy. We may require - proof of no claims bonus, a copy of your or a named driver's driving licence, driving licence check codes for anyone named on the policy, proof of ownership of the vehicle or any other applicable documentation. This may be requested at any time during your policy period. Failure to provide requested documentation could result in additional fees and/or premium being due, or cancellation of your policy.

Instalment payments

It is possible for us to arrange finance as a method of paying for your premium. In these circumstances we act as a credit broker in arranging this finance. When arranging instalments, we act as a credit broker and not a lender. We only offer instalment facilities from Close Brothers Premium Finance and Premium Credit Ltd (CBPF). To

assess your application CBPF will carry out an Anti-Money Laundering assessment and may use credit scoring, credit reference agencies and automated decision-making systems. If CBPF cannot validate your application, they will be unable to provide finance for your premium.

We will receive a commission from Close Brothers Premium Finance for referring you to them – details are available upon request. Once credit has been provided, if you do not keep up with your repayments you may incur further charges and the credit agreement and insurance policy may be cancelled, this may be recorded on your credit file and could affect future applications for finance. If your policy renews at the end of the policy period a new credit check will be run to assess your suitability for finance prior to your renewal date. You may contact us to cancel your credit agreement without penalty within the first 14 days, but the insurance premium will become immediately payable in full. If possible we will add any additional costs or charges incurred throughout the policy to your monthly instalments, however, if we cannot do so for whatever reason, these must be paid at the time of the change. In the event of a claim, instalments MUST continue to be paid until the FULL premium and charges have been settled. If you default on your credit agreement and the contract is cancelled, any outstanding balance will be owed to RCIB, rather than Close Brothers Premium Finance.

No Claims Bonus Protection (where available)

No claims bonus is applied as a percentage discount to your insurance premium. In protecting your no claims bonus you are protecting this percentage discount, not the overall price of the policy. Should you make a claim against your policy whilst no claims protection is in force, your renewal price may still increase.

Accuracy of information

You must provide us with honest and accurate information to the questions we ask and inform us of any changes to the information previously supplied. If you withhold information or answer questions dishonestly you may have your cover reduced, be charged a higher premium or have your policy cancelled or voided and any claims may not be paid.

Your Duty of Fair Presentation (Commercial Vehicle Policyholders only)

You are required to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This may require you to obtain information from senior staff within your organisation, other parties to whom the insurance relates or who undertake any outsourced functions for your business (e.g. solicitors, accountants etc.). You must disclose every material circumstance which you know or ought to know may affect the insurance cover. Failing this you must disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that information provided is correct to the best of your knowledge and representations must be made in good faith. If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied or a claim may be refused or reduced. In some cases this could result in your policy being declared void by an insurer and if there has been a deliberate or reckless breach there will be no refund of premium. Please ask if you require clarification.

Continuing payments

By accepting these terms and conditions you (or the cardholder if this is not you) also agree that we may retain the card details and use these to take any additional premiums, cost or charges relating to the policy, until you state otherwise. This will apply even if the card does not belong to you. You will always be informed before we try to take any funds from the card so you must make sure the cardholder is informed if they are a third party.

Renewal of your policy

You will receive a renewal invitation from us and this will normally be issued 21 days prior to your renewal date. To ensure your payment processes correctly we will debit cards seven days before renewal unless you advise us otherwise. Insurers do not provide a period of grace to renew your policy.

Privacy Policy & Use of Driving Licence Data

Your details will be held on our system to assist with the administration of your policy and will also be passed to your insurers. We and they may share it with other insurers and fraud prevention agencies including the police and credit reference agencies. We and other organisations may also search these agencies and databases to help make decisions about the provision and administration of insurance, credit and related services for you and members of your household; trace debtors or beneficiaries; recover debt; prevent fraud; manage your accounts or insurance policies and check your identity in order to offer you the most competitive premium. If you and/or any named driver provide us with your Driving Licence Number(s) (DLN), you/they consent to us accessing information about the licence status, entitlements and restrictions and any endorsements/convictions from the DVLA both now and at renewal. This information will ONLY be used by us or passed to authorised third parties

for the administration of your insurance policy. For information about driving licence data please visit [here](#). Which is available online at <https://www.gov.uk/view-driving-licence>. Full details of what data we hold about you and how this is used can be found in our [Privacy Policy](#) which should be read in conjunction with this document. By accepting this Terms of Business you also accept our [Privacy Policy](#) which is available online, by clicking the links noted previously or upon request.

Governing law

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