



IGNITION SELECT LIMITED TERMS OF BUSINESS

Definitions

"We, us, our" = Ignition Select Limited

"You, your" = Customer

WHO WE ARE

Ignition Select Limited is an independent insurance intermediary, registered in England and Wales under Registration Number: 08696040. Ignition Select Limited is authorised and regulated by the Financial Conduct Authority, FRN: 613312. Our permitted activities can be verified by checking the FCA register www.fca.org.uk/register

WHAT PRODUCTS DO WE OFFER?

We offer motor insurance products from a wide range of insurance providers based on a fair analysis of the market.

The optional additional products sold in conjunction with your main policy are not standalone products and will cease in line with the main policy.

WHAT SERVICES DO WE PROVIDE?

When we offer an insurance policy to you we act as on a non-advised basis. We will collect your details and find policies which may be suitable for your needs from those we have available, but we will not make a recommendation or give you advice as to the suitability of any policy offered. You will need to make your own decision as to whether the policy meets your requirements and how to proceed.

We will arrange cover on your behalf with an insurer, help you with any changes you may need to make during the lifetime of the policy and notify you of the renewal price well in advance of the policy end date. In this activity we act as your agent.

There may be occasions where we act for both the insurer and you; for example we issue policy documents on behalf of the insurer, in which case we act as agents for the insurer for that specific task. To avoid any perceived conflict of interest we do not hold agreements with insurers to settle claims.



DATA PROTECTION

All personal information about you will be treated as private and confidential. We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with you. The data controller is Ignition Select Limited. In order to assess your application and protect you from fraud we may use public and personal data from a variety of sources, such as credit reference agencies and the Claims Underwriting Exchange Register.

A quotation search may appear on your credit report, even if you do not take out a policy. Your data may be used for marketing purposes in that we, or carefully selected third parties, may offer you other goods or services. You can choose not to receive such contact at any time by calling or writing to us.

To counter fraud, insurers pass information to the Claims Underwriting Exchange Register (CUE) and other similar databases for fraud prevention. Motor insurance details are also added to the Motor Insurance Database, held by the Motor Insurance Bureau (www.mib.org.uk). This database may be accessed by authorised bodies such as the Police, the DVLA, the Insurance Fraud Bureau, and in the event of a road traffic accident, by other insurers who may be involved in pursuing a claim.

By accepting these terms of business you agree to the use of your personal data in the ways described.

OUR CHARGES

We reserve the right to make charges for providing our services in addition to any insurance premiums payable, as detailed below:

- A compulsory Policy Administration Fee - **up to £100 or 20% of the policy value, whichever is the greater**
- Duplicate copies of documentation - **up to £50**
- Amendment to policy details, such as change of vehicle or driver or change of address or the addition of convictions (such changes are known as mid-term adjustments and this list is not exhaustive) - **up to £100 or 20%** of the policy premium, plus any additional premium due to the insurer
- A cancellation fee - **up to £75**
- Direct Debit adjustment fee - **up to £25**
- Credit Card Fee - **up to 5% of the payment being taken**
- Late or failed payments - **up to £50**
- Re-issue of proof of No Claims Bonus letter - **up to £25**
- Alternative finance provider fee - **£100**



REQUIRED DOCUMENTATION

When buying a policy from us we need to confirm information about you and your driving history on behalf of the insurer. The documents which we will require you send to us, will be, as a minimum:

1. A copy of the driving licence for each driver on the policy
2. Proof of No Claims Bonus

We may also reserve the right to require a photograph of the vehicle registration number; a photograph of the V5 document: a copy or photograph of a utility bill from the last 30 days; a signed proposal form; a photograph of the vehicle's odometer (mileage recorder); or a copy of written proof regarding any additional security devices fitted to your vehicle. We will let you know at the time you buy your policy if you need to send anything more than the minimum documentation and the timeframes in which to do so. We also reserve the right to request receipt of any of the above documents before insurance cover is commenced. Failure to return the documents requested of you within the timescale agreed with our agent when purchasing the policy will result in your policy being cancelled.

New customers without No Claims Bonus may be given an introductory discount if proof of 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 be withdrawn. Introductory discounts may not be transferable to another insurer.

ADDITIONAL PRODUCTS

In addition to your motor insurance policy we may offer the following products:

- Breakdown 1 (Roadside + Home)
- Breakdown 2 (Plus Recovery)
- Breakdown 3 (Plus Europe)
- Motor Legal Protection
- Replacement Vehicle Protection

In respect of Breakdown Cover we deal with RAC Motoring Services.

In respect of all other products listed we deal with Auxillis Services Limited.

If you purchase any of the products, you will receive documents giving you the terms and conditions relating to those products via email or post with your motor insurance policy documents. If you purchase one of these additional policies, you have 14 days in which to cancel your policy and have your premium refunded (providing no claim has been made); after 14 days no refund will be given.

NCB protection information

NCB protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.

NCB protection allows you to make one or more claims before your number of no claims bonus years falls.



PREMIUMS AND PAYMENT OPTIONS

You may pay for your policy in full at the start of the cover or you may pay for the policy in two equal, or four equal payments in the first months.

We arrange a monthly finance scheme through a third party provider, Close Brothers Premium Finance Limited. We receive income from Close Brothers Premium Finance Limited by providing this credit broking service. We will give you full information about your payment options when we discuss your policy details. If you choose to use finance facilities, through Close Brothers Premium Finance Limited, you will be required to sign and return an agreement directly with them to confirm finance facilities. In the event of a claim, the full annual premium will become payable.

In order to be able to offer you credit facilities, we act as a credit broker and have Credit Broking permission from The Financial Conduct Authority, under our authorisation number 613312.

We accept payment by debit card, or credit card (for which there may be a fee, as detailed in the charges section). If someone other than you, who is not your spouse, son, daughter, mother or father, will pay for your policy, we will only offer payment in full or two equal or four equal payments in the first months.

We are the agent of our Insurers for the purpose of collecting and refunding premiums. In these circumstances, insurers – through the agency agreement – grant what is called ‘risk transfer’. This means that when you pay a premium to us, the insurer deems this to be payment to them. Any return premiums paid by insurers through us are not deemed to be paid until received by you. Client money is any money of any currency that we receive and hold in the course of arranging or administering insurance on behalf of our customers, or which we treat as client money in accordance with the FCA’s Client Money Asset rules. The money is held in an account separate to the general trading account. Any interest, or investment returns, earned on your money whilst in our possession will be retained by us.

DEFAULT

We reserve the right to retain details of the credit/debit card used at the point of purchase and use those details to clear any outstanding amount following a default or cancellation of a policy on a finance plan. If you fail to make any finance or credit agreement payment, we will contact you to take the payment by credit or debit card. If payment is not made, we reserve the right to cancel your policy, giving you 7 days notice. You will also be charged a default fee of £30.

We will collect any refund of premiums which may be made by the insurer and use the money to offset any outstanding costs. 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 for their service.

Please be aware that your agreement with Close Brothers Premium Finance is a separate contract to your motor insurance policy. Missed payments may affect your credit rating and you will still remain liable for any money owed to Close Brothers Premium Finance. You can exit free of charge from the credit agreement by making a full repayment, and you can make partial repayments at any time; details are in your welcome pack.



POLICY DOCUMENTS

If you have an email address we will email your Ignition policy documentation to you immediately after your purchase of the policy. If no email address is available, or you request otherwise, we will post a copy to you, within 5 working days of your purchase.

The Certificate of Motor Insurance is a legal document showing who is entitled to drive the insured motor vehicle and if you are entitled to drive another vehicle not owned by you on a third party basis. It does not identify the level of cover that is provided; for this you will need to refer to the insurance schedule provided by your insurer. The Policy will normally be in force for 12 months, unless otherwise stated. The period of insurance will be confirmed in the policy details.

Please read all the documents you receive carefully. The policy has been issued based on the information you have given us. You must take reasonable care to answer our questions accurately and truthfully and you must immediately notify us of any changes to the information we hold, be that information relating to you personally, any other driver or the vehicle listed. Failure to provide up to date and correct information may mean that your insurance is invalid and any claim may not be paid.

CANCELLATION

If you no longer require insurance, you have 14 days from the date you receive your policy documents in which to cancel the policy.

If you, or we, cancel your policy please note the following:

- A cancellation charge of up to £75 will be deducted from any monies refunded
- The new business administration fee will be deducted from any monies refunded
- Any loss of commission incurred will be deducted from any monies refunded
- A time on risk charge will be payable
- Additional policies will not be refunded

However, if you or we cancel your policy within the 14 day cooling off period, the following will apply, as long as there has been no claim made:

- A cancellation charge of up to £75 will be deducted from any monies refunded
- The new business administration fee will be deducted from any monies refunded
- A time on risk charge will be payable
- Additional policies will be refunded

We cannot backdate cancellations. If we cancel your policy, we will contact you as soon as possible and will send both an email and postal letter to you 7 days before the cancellation date.

If you have made a claim on your policy, there will be no refund due.



If there is an outstanding amount due following a claim, you will need to arrange payment of the full outstanding amount. Failure to pay any outstanding amounts due may lead to the appointment of a debt recovery agent and they may charge you a fee for their service.

To prevent fraud and money laundering, refunds can only be made to the payment card that was used to make the last payment. If a payment card was used which is not owned by you, you may have to seek settlement from the card owner.

MAKING A CLAIM

You must report any accident, claim or loss in respect of your motor vehicle, irrespective of perceived fault, to our specialist claims handling service. One of their expert team will take you through the claims process. Please have your car registration number and/or policy details to hand.

The claims number is: **0333 300 0556**

Lines are open 24 hours a day, 7 days a week

The claims service is provided by Auxillis Services Limited.

AUTO RENEWAL

We will contact you approximately 21 days before your renewal date to advise you of the terms and fees due for the new policy.

Unless you contact us and tell us not to, we reserve the right, for your convenience and protection, to automatically renew your policy and any optional additional products you purchased last year, using the payment card details we hold, or by continuing your instalment agreement with Close Brothers Premium Credit.

However, we cannot guarantee to renew a policy as the authorisation may fail. In this case, we will attempt to contact you prior to the renewal date.

COMPLAINTS

Ignition Select is committed to providing a high quality of service to its customers. In the event that you are dissatisfied with any part of the service you receive, please contact the Compliance Department:

1. Via telephone **0800 288 9627**
2. Via email **complaints@ignitionselect.com**
3. Via post to:



**Compliance Department
Ignition Select Limited
Saxon House
1 Cromwell Square
Ipswich
Suffolk
IP1 1TS**

In order to deal with your complaint effectively we shall require:

- Your full name
- Your full postal address, including postcode
- A contact telephone number
- A detailed summary of your complaint

Ignition aims to investigate and respond to complaints within 10 days and will provide you with a final outcome no later than 8 weeks after your concern was raised.

If you are dissatisfied with our response to your complaint, you may refer it to the Financial Ombudsman Service, within six months of the date of our final response to you at:

**South Quay Plaza
183 Marsh Wall
London
E14 9SR
0800 023 4567**

www.financial-ombudsman.org.uk

LIABILITY

In the event of any breach of these terms, which express the contract between us and you, our total liability in contract, tort (including negligence or breach of statutory duty) or misrepresentation shall be limited to £5,000,000.

We shall not be liable to you for any indirect or consequential loss or damage, losses not reasonably foreseeable, arising out of the services we provide.

Nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, fraud, misrepresentation or regulatory obligation.



You acknowledge and agree not to make any claim personally against any employee, director or officer arising out of the work and services provided under this agreement. This clause does not limit our liability to you as detailed above.

INSURER SECURITY

We use all reasonable skill and care to protect your interests and monitor the financial security of the insurers with whom we transact business. However, we can give no guarantee of the solvency of any insurer and we accept no liability for any losses direct or indirect, you suffer as a result of the financial failure of any insurer. In such an instance you may still have a liability for the premium.

The Financial Services Compensation Scheme (FSCS) is the compensation fund of last resort for customers of authorised financial services firms such as Ignition Select Limited in the UK. It is there to protect consumers; if a firm becomes insolvent or ceases trading, the scheme may be able to provide compensation. The FSCS covers deposits, insurance, investments and home finance brokers (mortgage advisers and arrangers).

FSCS protects insurance

- If a firm goes bust, insurance policies are protected up to 90% of an outstanding claim, and 100% for compulsory insurance such as motor insurance, with no limit on the size of the claim.

What would the FSCS do if Ignition Select Limited were to become insolvent?

The FSCS's role is to protect policyholders. In the unlikely event that we became insolvent, the FSCS would work with the insolvency practitioners, who would be responsible for the ongoing administration of our firm and the settlement of claims.

FINANCIAL CRIME

We are subject to the Bribery Act 2010 and UK money laundering regulations. We are required to report any evidence or suspicion of financial crime and we are prohibited from disclosing such a report. We will not permit our employees or other persons engaged by them, to be influenced or influence others in respect of undue payments or privileges from or to insurers or customers.

APPLICABLE LAW

These Terms of Business shall be governed by English Law and shall be subject to the exclusive jurisdiction of English Courts.

Effective from: 10th May 2017