

Terms and Conditions

1. Kennet Insurance Brokers

Kennet Insurance Brokers act independently on behalf of our clients as an intermediary and not for a particular insurer

2. Product Selection

We select products from a range of insurers for all types of commercial and personal general insurances.

3. Customer Duty to Give Information

It is your responsibility to provide complete and accurate information at all times. When completing any proposal form, it is your duty to answer the questions accurately and to disclose any facts material to the insurance required. Please advise us of any changes to material facts. If you have any doubt as to whether or not a fact is material you should disclose it. Please note that if you fail to disclose any material information to your insurers this could invalidate your insurance cover and could mean that all or part of any claim may not be paid.

4. Confidentiality

All personal information about you will be treated as private and confidential and will only be used in accordance with the Data Protection Act 1998. In order to provide service to you, we also may disclose from time to time your personal data to third parties in servicing our / their relationship with you.

You have the right to see any personal information about you that we hold in our records. If you wish to do so, you should write to our data protection officer Graham Tompkins who can be contacted at 15 The Broadway Thatcham, Berkshire, RG19 3HX

5. What will you have to pay us for our services?

The company normally receives commission from the insurer we select. In most cases this is a percentage of the premium. Commission rates are variable. We will disclose the amount payable if you ask us to.

In certain circumstances we may charge a flat fee instead of or in addition to the insurer commission.

You will receive a quotation or invoice which will tell you about any other fees relating to any particular insurance policy.

6. Payment Methods

Payment is due at the time cover is arranged. We accept payment by cash, cheque, and various debit and credit cards. We may also be able to arrange instalment payment through the insurer or a third party premium finance provider.

7. Your Right To Change Your Mind

You have 14 days in which to change your mind if you decide your cover is not suitable for your needs during which time you will receive a premium refund subject to the cost of cover provided by the insurer. This right does not apply to commercial insurance cover.

8. Customers Money

Kennet Insurance Brokers is authorised to handle Customer money. Customer's money is retained in a separate bank account, for your protection and subject to the requirements of the FSA, pending settlement of your account with Insurance Companies.

Where another intermediary is used to obtain cover you consent to us transferring funds to them for onward transmission to the Insurance Company providing cover for you.

Any interest received on Customer monies prior to the settlement of your account with Insurance Companies will be retained by the Company.

9. Who regulates us?

Kennet Insurance Brokers, 15 The Broadway, Thatcham, Berkshire RG19 3HX is authorised and regulated by the Financial Services Authority (FSA). Our FSA registration number is 304880

Our permitted business is as follows:-

Advising customers on non-investment contracts.

Arranging (bringing about) deals in non-investment insurance contracts.

Making arrangements with a view to transactions in non investments insurance contracts.

Dealing as agent in non-investment insurance contracts.

Assisting in the administration and performance of non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

10. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing to Graham Tompkins, Compliance Officer, The Broadway, Thatcham Berkshire RG19 3HX.

by phone Telephone 01635 860505.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100 per cent of the first £2,000 and 90 per cent of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without upper limit.

Further information about compensation scheme arrangements is available from the FSCS.