

We are Authorised and regulated by the Financial Services Authority.

We do not make Personal Recommendations.

Terms of Business.

YOUR ATTENTION IS DRAWN TO OUR TERMS AND CONDITIONS OF TRADING

1. Definitions:- a) we/us/our means David Lloyd and Tim Dieu de Bellefontaine, T/A W.H. Insurance Consultants, PO Box 738 Portsmouth PO1 9AY 02392 754000 e mail info@dinghyinsurance.com or info@insure-a-boat.com b)F.S.A. means the Financial Services Authority c) Contract means any insurance policy you have taken out with our help
2. We are authorised and regulated by the Financial Services Authority, our F.S.A. register number is 439943 Our permitted business is advising and arranging insurance contracts. You can check this in the F.S.A. 's register by visiting the website www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.
3. We act as an independent Intermediary on your behalf. Our service includes:- advising you on your insurance needs, arranging your insurance cover with insurers and helping you with any subsequent event or alteration to your insurance that we have placed on your behalf. We place insurance with a number of Insurers and we advise you that in most circumstances we have special arrangements with them. We issue policies and handle claims on behalf of some insurers. We only deal with F.S.A. regulated and authorised entities. Please note that we act as your agent, and intend always to act in your best interest.
4. We have mandatory Professional Indemnity Insurance.
5. Unless required by law, public interest or you give your consent all information you supply will be kept confidential to us and if required, the Insurers with whom your policy is placed. We do not pass your information on to any other third parties unless instructed or authorized by yourself.
6. We will provide adequate information in a comprehensive and timely way to enable customers to make an informed decision about the general insurance products or general insurance activity related services being proposed, to either the last known address or e mail contact you have advised to us. Each and every renewal is analysed and the client will be offered, in terms of comparable cover, the best available rate we can obtain through our Agencies at the time of renewal.
7. You will be informed if we charge a fee. We do charge fees for, but not limited to duplicate documents, Faxes, Policies, Renewals and adjustments to policies and other unexpected unusual or additional work. These are negotiable but subject to a minimum of £5.00. We reserve the right to increase or waiver fees at our discretion. We do not charge a fee for work we do on your behalf on claims arising from polices taken out via WHIC.
8. Upon cancellation of a Contract, it should be noted that Insurance Companies often apply short period cancellation charges which are not proportionate to the annual premium and as these form part of the contract offered, we would ask clients to realise that such charges upon cancellation are applied by the Underwriters not ourselves. All returns of premium will be net of any of our fees. Some insurers charge fees for policy adjustments, cancellations and often have minimum return premiums they will administer.
9. In the event that a cheque has to be represented there will be a standard charge of £25.00. In the event that a cheque is returned for any reason there is a standard charge £25.00. This is due to our own bank charges and administration costs.
10. A 3.5% surcharge applies to Credit &/or Debit cards, these charges are payable due to charges made by our Bank and our admin.
11. It is important that you understand that any information, statements or answers made by you to us, or your insurer are your responsibility and must be correct. Your attention is particularly drawn to the importance of the declaration and signature on any Insurer's Proposal Forms as any failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your Proposal or Renewal and must be disclosed at the earliest opportunity and certainly at each renewal. You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect.
12. When a policy is issued you are strongly advised to read it carefully, as it is the policy wording, the schedule, the certificate of insurance and any endorsements that is the basis of the insurance contract you have purchased. The issued document should be read as a whole, as some parts, endorsements in particular will modify others. If you are in doubt over any of the policy terms or conditions, please seek our advice promptly.
13. If you have occasion to claim on your policy you must notify us immediately and we will promptly advise you and, if appropriate, issue you with a claim form and pass all details to your insurer. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss until you have agreement from your Insurer.
14. Complaints:- It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact the Compliance manager at WHIC, either verbally or in writing, who will take details of your concerns. We will acknowledge in writing and attempt to address your concerns within five working days. If our investigations take longer we will provide a full response within twenty working days or explain our position and provide timescales for a full response. Should you fail to be satisfied with our final response you will then have access to the Financial Ombudsman Service. South Quay Plaza. 183 Marsh Wall. London E14 9SR Tel 0845 080 1800
15. In the event of any complaint or enquiry relating to your policy please contact us in the first instance whereupon we will endeavour to resolve the matter. If the matter cannot be resolved to your satisfaction by WHIC it will be passed to the complaints department of your Insurer who are obliged to deal with it in accordance with the complaints procedure detailed in your policy documents.
16. Note: Insurers pass information to the Claims and Underwriting Exchange run by insurance Database Services Ltd.
17. We accept proposal forms by post. Letters can be posted, faxed or e-mailed. We prefer e mails by plain text only. In all correspondence you should include your reference no with us, or sufficient details so that we can assign your letter to the appropriate case.
18. We are covered by the Financial Services compensation scheme you may be entitled to compensation form the scheme if we cannot meet our obligations, this depends on the type of business and the type of claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% for the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the F.S.C.S.
19. All personal information that we hold about you will be treated as private and confidential. We will however use and disclose the information we have about you in the normal course of arranging and administering your insurance and to provide you with information we feel may be appropriate to you. We will not disclose any information to other parties without your consent.