

COMPUTERQUOTEINSURANCE.COM

TERMS OF BUSINESS AND INFORMATION REGARDING OUR ONLINE SERVICES

Computer Quote
Birch House
Parklands Business Park
Forest Road
Denmead
Hampshire
PO7 6XP

Telephone: 0800 389 9949

www.computerquoteinsurance.com

Computer Quote is the trading name of Stride Limited

Please read these Terms carefully as they apply to the services we provide and to our appointment by you.

1) The Financial Services Authority (FCA)

Stride Limited (trading as Computer Quote), Head Office Birch House, Parklands Business Park, Forest Road, Denmead, Hampshire, PO7 6XP, is authorised and regulated by the Financial Conduct Authority. Our FCA reference number is 304823

Our permitted business is advising on, arranging and administering general insurance contracts and arranging consumer credit for insurance contracts held through us.

This information can be verified by checking the FCA's Register on their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

2) What products do we offer?

We offer products from a range of insurers* for Home Insurance to online customers.

We offer products from single insurers for Family Legal Expenses, Home Emergency Cover and Excess Waiver Insurance.

*Please ask for a list of our product providers.

3) What service will we provide?

We will offer 3 quotations to online customers based on the information you have given for you to select a policy and arrange finance for your insurance premium, if required.

We will arrange the policy with the insurer on your behalf. There may be more than one insurer involved in your cover, if you have additional products. Some insurance is not arranged directly with an insurer, it is arranged through companies who use underwriters to provide the cover.

When we are sourcing a suitable policy and making a recommendation we are acting for you, when we are advising policy terms and the premium due we are acting for the insurer.

If you take out a policy through ourselves online during the life of the policy we will assist in the administration of the policy, make any adjustments if you instruct us to, advise you if you need to make a claim and tell you when the policy is due for renewal. At renewal we will ensure that your current policy still meets your needs and, if applicable, offer suitable alternatives for your consideration.

In order to assess your application and protect you from fraud, we may use public and personal data from a variety of sources, including credit reference agencies and other organisations. A search may appear on your credit report whether or not your application proceeds. By accepting these terms and conditions you agree to this use of your personal data.

In order to fulfil our obligations to administer your policy we will contact you by telephone, email or post. Please advise us if there is anything in your personal circumstances that may make it difficult for you to understand our communications.

4) Our charges and financial information

Broker fees

A broker fee of £25.00 will apply when you accept our online quotation or renew your policy.

At renewal your policy may be subject to a negotiation charge, which will be up to 15% of the premium. In the event that a negotiation charge is applied the broker fee is waived.

Optional Extras

Family Legal Expenses costs £22.00 including insurance premium tax (IPT) charged at the current rate, and is supplied by General Legal Protection Ltd and underwritten by Amtrust Europe Limited.

Home Emergency Solutions costs £27.00, including insurance premium tax (IPT) charged at the current rate, and is supplied by General Legal Protection Ltd and underwritten by Amtrust Europe Limited.

Excess Waiver Insurance, which is underwritten by AmTrust Europe Limited and supplied by General Legal Protection Limited, includes insurance premium tax (IPT) charged at the current rate. The range of premiums is:

Level of Excess Protection	Total Premium
£150.00	£19.10
£250.00	£23.70
£350.00	£28.30
£500.00	£35.20
£750.00	£39.80

Amendments

An amendment charge of £25.00 will be applied to any change of risk details, including cancellation outside of the cooling off period, payable when you instruct us to make the change.

Pay As You Go

Monthly Payments – Direct Debit Only.

To use the facility you must be over 18 years old and hold a bank or building society account which supports Direct Debit.

8.33% deposit is required, followed by 11 payments and the APR is 23.50% typical, variable.

At renewal no deposit will be required and there will be 12 payments, the APR is 23.50% typical, variable. The first payment will be collected on renewal date.

For funding provided by us a signed direct debit mandate and credit agreement will be required. They will be sent out when the policy is set up and if they are not returned within 14 days a charge of £25.00 will be applied to your account.

A charge of £25.00 will be applied to defaulted or missed payments. Please ensure you have sufficient funds to meet payments on the due date.

Funding may be provided by us or by Premium Credit Limited, Premium Credit House, 60 East Street, Epsom, Surrey KT17 1HB. You will be advised accordingly. Premium Credit Limited is authorised and regulated by the Financial Conduct Authority.

There are no cancellation penalties if you have maintained payments up to the notification of your instructions. If you have made a claim on your policy the full premium will be payable. Policies may be cancelled orally or in writing and associated policies will also be cancelled.

Remuneration

As well as charging fees for arranging and administering policies and payments insurers pay us commission, which is usually a percentage of the premium, or a fee is added to the premium charged by the insurer. Some insurers provide additional commission based on the performance of the account e.g. a good claims record.

Non-statutory trust

For your information the premium paid to ourselves for your policy will be held in a non-statutory trust until it is paid to the insurer. This means that the bank or other creditors have no charge on the premium. Money paid by you for your insurance is protected by risk transfer. This means that because we are an agent of the insurer money paid to us is taken as being paid to them. The non-statutory trust may be used to make advances of credit to enable a customer's premium obligation to be met before we have received the premium from the customer. Any interest earned on the account will be retained by us. The commission due to ourselves from your premium is drawn as soon as the premium is paid by yourself or the finance provider. In the event of the sale of this company to another authorised firm you agree, by way of acceptance of this Terms of Business, that any premium we may be holding on your behalf at the time of the sale may be transferred to the purchasing firm for payment to the insurer or, in the event of a credit, to you.

Refunds

Any refund of premium given by an insurer following a mid term adjustment or cancellation will be subject to deduction of commission before the refund is issued. Insurers base their cancellation charges on a prescribed calculation, details of which are given in policy wordings.

If you have made a claim on your policy the full premium will be payable.

Please note that policies may be cancelled orally or in writing and any associated policies will also be cancelled.

Policies cancelled due to non-payment

A £25.00 charge will be applied to the account of any policy cancelled due to default of payments and a further £25.00 charge will be applied if the account is not settled and the debt is referred to a debt collection agency. Please be aware that any debt incurred as result of failure to make agreed payments may make it more difficult to obtain credit in future.

Document delivery

We will email a link, to the email address provided by you, with instructions to access your documents from our secure online document portal. Please call the documentation team on 0800 840 6698 if you would like printed documents posted to you, allow 5 working days for delivery.

For other documentation we use the normal postal service but if you require Special Delivery, to ensure your documents are delivered by 1.00 p.m. the following day, a charge of £6.50 applies.

5) Your right to cancel

Under the terms of the FCA Insurance Conduct of Business you may cancel a general insurance contract (apart from a short period travel policy) within 14 days of inception or renewal orally or in writing. The cancellation period begins on the day you received the written details of the contract. Your insurer will make a proportionate charge for the period of cover and a £50.00 fee will be charged by us. If a claim has been reported during this period the policy may be cancelled but the full premium will be due to the insurer.

6) Professional Indemnity

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory.

7) Quotations

Your quotation is valid for a period of 30 days provided that all the information given at the time of the quotation is correct and in full. If any changes, including the advised inception date, have to be made to the quotation this may affect the premium. Insurers reserve the right to change the terms of their policies which may affect the premium.

8) Your policy terms

An Insurance Product Information Document, which provides a summary of key details about the policy, is available, where practical, prior to the conclusion of the contract. The full policy wording and the certificate and schedule will be posted to you, or links to the secure document portal emailed to you, as soon as possible after the policy has been purchased.

There may be occasions when your policy is transferred to a different provider without prior discussion with yourself. In these circumstances the decision will have been taken in your best interests and the cover will remain the same.

9) Important Information

Under the Consumer Insurance (Disclosure and Representation) Act 2012 it is your duty as a consumer to take reasonable care not to make a misrepresentation to an insurer.

Under the act a consumer is defined as an individual who enters into an insurance contract wholly or mainly for purposes unrelated to the individual's trade, business or profession.

A failure by the consumer to comply with the insurers request to confirm or amend particulars previously given is capable of being a misrepresentation for the purpose of this act.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance.

Under the act an insurer has a remedy against a consumer in respect of qualifying misrepresentations in breach of the consumers' duty of reasonable care where the insurer deems the misrepresentation to be deliberate, reckless or careless.

If in doubt about any point in relation to your duty to take reasonable care and subsequent qualifying misrepresentations please contact us immediately or go to the Important Information page on our website.

Please note that for our mutual protection telephone calls are recorded.

10) Fair Representation

If you take out a policy and fall outside the definition of a consumer as shown above you will be a commercial customer and it is your responsibility to provide complete and accurate information to insurers when you take out the policy and through the life of the policy.

It is important that you ensure all statements you make on proposal forms, claims forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance.

Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous policy and we will assume that such information remains correct unless you tell us otherwise.

Please note that if you fail to disclose any material information to us and your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. You should take particular care to check the accuracy of all information you provide.

If in doubt about any point in relation to material information please contact us immediately.

For training and mutual protection purposes telephone calls are recorded.

11) Data protection and confidentiality

Stride Limited trading as Computer Quote complies with the requirements of the General Data Protection Regulation 2018. Please see our Privacy Policy at <https://tinyurl.com/cq-privacy> for full details.

12) Insurer databases

To check information you have provided and to prevent fraudulent claims, insurers pass information to:

The Claims and Underwriting Exchange run by Insurance Database Services Ltd
www.cueuk.org

13) Claims

If you need to claim on your policy you must notify your insurer and us immediately. Your insurer's claim line number is in the policy booklet and our telephone number is 0800 389 9949. 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) Documents

With your consent we reserve the right to retain certificates or other policy documents until all payments due under the policy have been made or outstanding documentation received. Any agreed facilities for payment of premiums by instalments through us will be the subject of a written agreement, which will include authority to retain certificates of insurance or other policy documents until all payments have been received. By accepting this agreement, you agree that delivery of any certificates of insurance to us shall constitute delivery to yourself in accordance with statute law. Should we withhold any documents we will ensure you receive full details of your insurance cover.

15) What to do if you have a complaint

It is always our intention to provide a first class service. However, should you have any cause for complaint you should in the first instance contact us orally or in writing. If the complaint can be resolved to your satisfaction within 3 working days we will confirm the details to you following the resolution.

If your complaint requires further investigation it will be acknowledged, you will be kept informed of progress and the final response advised within eight weeks. If the complaint cannot be resolved within this timescale we will write with an explanation as to the progress and the likely timescale involved.

You will be advised of any further redress available to you, should you believe the matter has not been resolved to your satisfaction.

Your insurer also operates a complaints procedure, details of which are in your Policy.

If you are not satisfied with how your complaint has been handled you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

You will be eligible to refer your complaint if you are:

- an individual acting outside your trade or profession or
- the trustee of a charity with an annual turnover of less than £6.5m or
- the trustee of a trust with an annual turnover of less than £5m or
- a 'micro enterprise' where turnover is less than €2m and less than 10 people are employed or
- a small or medium enterprise (SME) where the annual turnover is less than £6.5m and less than 50 people are employed or the balance sheet is less than £5m or
- professional clients and eligible counterparties, where the person is an individual acting for purposes outside his trade, business, craft or profession.

Their address is Exchange Tower, Harbour Exchange Square, London E14 9GE.

Telephone: 020 7964 1000.

Email: complaint.info@financial-ombudsman.org.uk

If your insurer is a Lloyd's syndicate (please refer to your policy wording) and should you remain dissatisfied with the response that you receive from us, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 73275225

Email: complaints@lloyds.com

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS), details as above.

16) Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations you may be entitled to compensation. This will depend on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk.

Their address is 7TH Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.
Telephone: 020 7892 7300

17) Your statutory rights

Your acceptance of these terms of business does not affect your statutory rights.

***Our insurers are**

- ABC
- Ageas
- AIG UK
- Allianz
- Aviva
- Axa
- C E Heath
- Chaucer
- Covea
- Ergo
- General Legal Protection
- Legal and General
- Modus
- Prestige
- RSA
- Towergate
- UGM
- Zurich