

Insurance

Important information
about CIS General
Insurance Ltd
and the provision of your
Co-op Insurance policy



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This is for information only and you don't need to take any action. There are no changes to your insurance policy as a result of this change and the policy terms and conditions will remain the same. You'll also still be able to get in touch with us in the same way as you've always done and please be assured that your policy rights are not affected.

CIS General Insurance Limited (CISGIL) has changed its company status and no longer operates as a Registered Society and is now a limited company. Its name and registered address have remained the same, however it now has a new registered number. Should you wish to know the number please contact us or see our website (<https://www.co-opinsurance.co.uk/>).

CISGIL has also changed the way that your Co-op Insurance policy is administered and this leaflet provides you with further detail. Although your policy will still be underwritten by CISGIL it will now be administered and distributed through Affinity Insurance Solutions Ltd (AISL) an Appointed Representative of CISGIL.

Change to the way that your Co-op Insurance policy is administered – Terms of business agreement

In these Terms, references to "we" or "us" are to AISL.

AISL, is a company registered in England and Wales (company number 12486813) registered office at 1 Angel Square, Manchester, M60 0AG. We are an appointed representative of CIS General Insurance Limited (CISGIL), financial services registered number 435022, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 435022. You can check these details by visiting the FCA's website <http://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. For compulsory classes of insurance, arranging is covered for 100% of any claim, without upper limit. Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk or by telephoning 0207 741 4100.

Our services

In arranging insurance cover that meets your demands and needs (including the cost of premium, limits of cover and acceptable excesses, terms, conditions, exclusions and limitations) we are acting on behalf of CISGIL. We do not handle claims on behalf of CISGIL, so when reporting a claim on your behalf and in passing information to CISGIL about your claim, we act as your agent.

We have a contractual obligation in place to provide insurance with CISGIL. The optional extra products of Home Emergency cover and Road Rescue are arranged through AXA Assistance (UK).

We do not provide a personal recommendation, or advice on the suitability of the insurance, but we will provide you with all the information you need for you to make an informed decision on whether the product(s) presented meet your demands and needs. Our services include arranging insurance for private motor vehicles and household buildings and contents. We arrange your insurance cover and help you with ongoing changes. We will also arrange insurance for specific/ancillary cover such as home emergency cover, motor breakdown/emergency.

We will not charge you a fee for the services we provide however CISGIL charge fees with respect to missed direct debit payments and you will be informed of these at new business and renewal.

Quotations are based on the information provided by you at the time of the quotation. All premiums quoted include the government's Insurance Premium Tax ("IPT") at the prevailing rate.

You must pay your premium before we can arrange cover for you. This may be either the full premium due or a deposit amount if we have agreed that the premium may be paid by instalments.

If you choose to pay by instalments we act as a credit broker to CISGIL, the lender, who will provide you with all the credit terms and information. We will not charge for this service.

All payments for insurance must be made to "CIS General Insurance Ltd".

We receive payment from CISGIL for providing the above service.

Provision of documentation by us

We will endeavour to issue your CISGIL policy booklet (containing your insurance terms and conditions) and supporting documentation on the day you arrange cover through us. In the event of your purchase being made outside of normal office hours your documentation will be issued on the next working day.

Your responsibilities

Your responsibility in giving us (and CISGIL) honest, complete and accurate information applies when either: (i) you first take out a policy with us, and/or; (ii) you make a change to your policy while the policy is in force, and/or; (iii) you renew your policy. Be aware that at renewal, "honest, complete and accurate information" includes any changes to facts or circumstances that you informed us (or CISGIL) about when you first took out your policy, or since you last renewed your policy.

If you are unsure about disclosing any matter then disclose it, or contact us immediately for guidance and always prior to paying your premium. The products we provide information on will be based on the details you provide. Always keep copies of correspondence sent or received concerning your insurance.

Please note that under the Rehabilitation of Offenders Act you are not required to disclose convictions regarded as 'spent'.

Data Protection

We are governed by the data protection legislation applicable in the United Kingdom. For the purposes of data protection legislation, we are the data controller.

Where you have given Co-op Insurance your consent to do so, they will send you information about Co-op products and services. More details about how Co-op Insurance will market to you can be found in the privacy notice. You have a right at any time to stop Co-op Insurance from contacting you for marketing purposes; details can be found in the privacy notice and in each marketing material communication that is issued to you.

Under data protection legislation you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at: Affinity Insurance Solutions Limited, Miller Street, Manchester M60 0AL. Please make sure you provide your name, address, policy number and other relevant information to allow us to respond to your query.

You understand that all personal data you supply must be true and accurate.

We will only share your personal information with:

- CISGIL
- credit reference agencies and providers of credit services
- service providers who assist us to manage your Insurance Product;
- third party partners who process and store your personal information on our behalf;
- professional advisors;
- individuals who you nominate as referees to verify certain information;
- law enforcement, taxation and legal authorities;

any member of the Co-op Group, which means Co-operative Group Limited and other companies which may be added to the Co-op Group from time to time.

We may also share your personal information with third parties in the event that:

- our business or substantially all of its assets are acquired by a third party;
- we are under a duty to disclose or share your personal information to comply with our legal obligations;
- we must protect our rights, property or the safety of our employees, members, customers or others.

In sharing your personal information, we will ensure that your information is properly protected.

CISGIL will use your personal information we have collected from you and will be shared with fraud prevention agencies such as CIFAS who will use it to prevent fraud and money-laundering and to verify your identity. If a fraud risk is detected, you could be refused their Insurance Products.

Complaints Handling

Should you have cause for complaint you should contact us by telephone on 03457 46 46 46 or write to us at: AISL Customer Relations, Co-op Insurance, Miller Street, Manchester M60 0AL. Where we are unable to resolve your complaint by the end of the third business day after receipt, you can expect us to acknowledge your complaint in writing within five working days after receipt. This will state who is handling the complaint. We will aim to resolve your complaint within 4 weeks of receipt, unless the matter is complicated, such as where other organisations need to be contacted. Where this is the case, we will still let you know what action is being taken and tell you when we expect to provide you with a final response.

Our aim is to ensure that you receive a final response letter within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response.

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, or if you remain dissatisfied with our response to your complaint, you may be able to refer the matter to the Financial Ombudsman Service

(<http://www.financial-ombudsman.org.uk>). To use their service you must have first of all referred your complaint to us, and your referral to them must have been sent within six months of our final response letter. Full details of our complaints handling procedures are available on request.

Claims

In the event of an accident or incident that may give rise to a claim under your policy, whether you believe you are liable or not, you can refer to the insurance documentation which will provide all the information you need to report your claim (or potential claim). Full details of how to claim are included in your policy documentation.

Cancellation of your CISGIL policy

In the event that you change your mind after purchasing a CISGIL policy through us you have cancellation rights. These rights, and how to exercise them, are explained fully in the policy document that you will receive.

Policies Cancelled by Us or CISGIL

If your policy is cancelled by us or CISGIL, for reasons such as misrepresentation or failure to disclose, we will give you 7 days' notice in writing to your last address notified to us. The cancellation will be treated as a standard cancellation and will incur charges as set out in the policy document.

Payment by instalments

To determine premium payment rates at quote and renewal and/or any future invitations, CISGIL will make checks through a credit reference agency. These enquiries will not be recorded and will not affect your credit rating.

Unless told otherwise, where you have chosen to pay by monthly instalments, any amounts that are due at renewal will continue to be taken. Failing to make a payment when it is due may result in cancellation of the credit agreement and may result in cancellation of your insurance.

You will be responsible for paying the monthly instalments as they fall due. In the event of any due payment not being made, the overdue payment must be made immediately. CISGIL will apply a missed payment charge for a failed payment. If the payment is not received within 7 days of the default CISGIL will commence the cancellation procedure in accordance with the policy conditions.

If you cancel your direct debit mandate, although this may lead to CISGIL's early termination of your policy and associated charges, it will not automatically cancel your insurance policy.

Refunds

Any refunds will be issued to the policy holder within 30 days of the date of the transaction. Most refunds are issued back to the method that original payment was made with; alternatively a cheque will be issued.

Law and jurisdiction

Unless specifically agreed otherwise, this insurance shall be subject to English Law and the parties agree that any dispute arising out of it shall be subject to the non-exclusive jurisdiction of the English Courts.

Variations

No variation of these terms is held to be valid unless in writing and signed by an authorised officer of the company. The company's staff are not authorised to agree to any variation of these terms. From time to time the company may review the terms but we will not make any amendments during the term of your insurance without your agreement save that we reserve the right to amend these terms where such amendments are required to reflect a change in applicable law or regulation. Where possible we will provide you with at least 14 days written notice before such changes take effect.

Statutory Rights

Agreement to our Terms of Business does not affect your statutory rights. These are our stated Terms of Business. We will assume you are in agreement with these terms unless you notify us to the contrary within five days of receipt of this document



Please call 03457 464646 if you would like to receive this information in an alternative format such as large print, audio or Braille.

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