

## GoSkippy Terms of Business

[www.goskippy.com](http://www.goskippy.com)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### **Accepting our Terms of Business**

By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business.

Please read these terms carefully. If you have any questions about this Terms of Business document or have any questions regarding our relationship with you, please contact us.

### **About GoSkippy Home Insurance**

GoSkippy is a trading style of Eldon Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority. No 477112. Registered in England and Wales number 6334001 Registered Office: Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ.

Eldon Insurance Services Ltd permitted business is advising and arranging general non-investment contracts and credit broking in relation to insurance instalment facilities. You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register/](http://www.fca.gov.uk/register/) or by contacting the FCA on 0300 500 8082.

### **Our Status and the Services Provided**

We are an insurance intermediary and we arrange cover through a range of insurers for Home (you may ask us for details of these insurers) and a single insurer for Legal Expenses, Key Care, Home Emergency and Home Appliance. Our service includes, but is not limited to, arranging your insurance cover and helping you with ongoing changes. We offer an advised service and will make a recommendation after we have assessed your needs. Please note that our primary method of communication is via email.

### **Insurer security**

The insurers we use are regulated and required to hold adequate capital resources. We cannot guarantee the solvency of any insurer we place business with. If you have any concerns about the insurance company recommended, please contact us.

### **The Capacity in which we are acting**

We act as your agent when sourcing a suitable policy, placing the insurance and in the event of a claim.

### **Credit Searching and References**

To make sure that the insurers can provide you with their best price, ascertain the most appropriate payment options for you and to protect you from fraud, they will use public and personal data from a variety of sources, including a credit reference agency and other organisations. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed, helping to trace debtors, and preventing fraud. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring calculations are used the acceptance or rejection of your application will not depend only on the results. By applying for a quotation, you agree to these uses of your information. The insurers' search will appear on your credit report whether or not your quotation proceeds to application but it won't harm or adversely affect your credit profile.

### **Anti-Fraud Registers**

We will pass details to the Claims and Underwriting Exchange Register (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Motor Insurers' Bureau (MIB), to check the information provided and prevent fraudulent claims. When dealing with your request for insurance these registers may be searched. If we identify a discrepancy on the aforementioned registers which does not correspond to the information you have

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provided, we will apply the correct information. Where applicable, your insurer may charge an additional premium. We will also apply the charge(s) as set out in the 'Policy and Administration Charges' section of this document. Where as a result of us applying the correct information, your insurer cancels cover, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document. Under the conditions of your policy, you must inform us of any incident (such as an accident or a theft) which may, or may not, give rise to a claim. When you inform us of an incident, we'll pass the information relating to it to the registers.

## Your Responsibilities

### Answering Questions

GoSkippy expects you to provide complete and accurate information when you take out your insurance policy, throughout the lifetime of the policy and when you renew your insurance. Any advice we offer will be based on the details you provide. When purchasing, amending and renewing your insurance policy, you must take care to answer all questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled or void and/or your claim rejected or not fully paid. If you are unsure of your answer to a particular question, you should make reasonable efforts to obtain the information required to answer it correctly.

If you need help with any of the questions, please see the accompanying help text or the frequently asked questions. If you cannot find what you need, please contact us. Before you purchase your policy, please carefully check your answers to ensure they are correct. If there are any inaccuracies, please correct them before you pay for your policy. We will send you a Statement of Information confirming the information you have supplied, with your policy documents. Please make sure that all the information shown is correct. If you notice any inaccuracies, please contact us to make the required amendments immediately. Depending on the changes made, your premium may alter and your cover adjusted. We will inform you if this happens. Always keep copies of correspondence sent or received concerning your insurance. Please note that under the Rehabilitation of Offenders Act 1974 you're not required to disclose convictions regarded as spent.

## Check your Documents

### Awareness of Policy Terms

When you take out a policy we will send you a Statement of Information which shows the information you have supplied to obtain insurance cover. Please check this carefully and inform us immediately of any errors. You should also check the Schedule and Policy Wording, as these documents form the contract of insurance with your insurer(s). If you make any changes to your policy, or add additional information we will send you a copy of the revisions. You will have the opportunity to correct any errors, but please be aware that this could result in an additional premium being charged by your insurer(s) and an administration charge by ourselves. Breach of any terms, conditions or warranties may enable your insurer(s) to terminate your policy, or repudiate a claim under your policy. If there is anything you do not understand please contact us for help.

### Cover

The Policy Wording is available to read and download online. Please check that the cover being provided to you is the cover you need. Your policy will be based on the answers you have provided during the quotation process. It is your responsibility to provide accurate information when you take out, change or renew your insurance policy. If you make any changes to your policy during the period of cover you will be advised prior to making these changes of any revised policy terms and conditions that may apply.

We recommend you keep copies of all communications from GoSkippy Home Insurance for your records.

## Charges and Cancellation Process

### Policy and Administration Charges

We charge a fee at policy outset and a fee to administer any changes to your policy. We also charge a fee if your policy is cancelled. If you choose to pay by Direct Debit we will charge a Direct Debit set up fee. All fees charged are as follows:

Annual policy arrangement fee No more than 50% of the insurers premium

### General Administration

Mid-term adjustments prior to inception	£20.00
Mid-term adjustments after inception	£20.00
Direct Debit arrangement	£10.00
Duplicate or hard copy of documents	£10.00
Non-standard letters	£10.00
Cancellation Charge prior to inception	£20.00
Cancellation Charge up to 14 days	£20.00
Cancellation Charge after 14 days	£50.00
Credit Card charge	2.50%

### Cancelling your Insurance

To exercise your right to cancel a policy you must do so by writing to us and will take effect from the date of receipt. All policy add-ons will be cancelled if your main home policy is cancelled.

The email address is [talk2ushome@goskippy.com](mailto:talk2ushome@goskippy.com) or alternatively you can post your letter to: GoSkippy, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ.

### Within the 14 day cooling off period

If you're a consumer buying or renewing a policy which provides cover for you in a private capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is the later. If you exercise this right and the cover has not yet commenced, you'll be entitled to a full refund of the premium paid less a £20 charge. If the insurance has commenced and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- A pro rata deduction of the total premium for the time that you have been on cover
- A pro rata deduction of our broker arrangement fee.
- A £20 cancellation charge as set out in the 'Policy and Administration charges' section of this document.
- Where applicable, the Direct Debit arrangement fee will be refunded less a £5 charge.
- If a discount was applied when you took your policy out, this discount will be deductible from any return premium due on a pro-rata basis.

### Outside the 14 day cooling off period

Our insurance policies are arranged for an agreed period of time and you are required to pay the full amount stated. Where the insurance policy is cancelled other than within the cooling off period and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- A pro rata deduction of premium for the time that you have been on cover.
- Our broker arrangement fee.
- A £50 cancellation charge as set out in the 'Policy and Administration charges' section of this document.
- The full cost of all add-on products that you purchased.
- Where applicable, the Direct Debit arrangement fee.
- If a discount was applied when you took your policy out, this discount will be deductible from any return premium due on a pro-rata basis.

Where the amount that you owe exceeds the amount that you have paid us, you will be required to make payment for the outstanding amount within 14 days. Failure to do so may result in GoSkippy taking steps to recover the debt.

#### **Payment of Premiums and Refunds**

Unless otherwise agreed and formalised by a premium instalment plan, all premiums are due on the day cover is arranged, the date the policy is due for renewal, or the date any mid-term adjustment is processed. We only accept credit and debit cards for any payments (excluding American Express).

Where we arrange a premium instalment plan we act as a credit broker on behalf of our customers. We do not act as the finance lender. A charge of £10 is payable for arranging premium finance on your behalf. It will be collected as part of the deposit payment payable by credit or debit card or by being added to the amount of the premium finance loan. The GoSkippy instalment plan is arranged by Creation Consumer Finance Ltd.

You will be responsible for paying the instalments as they fall due. In the event that payment is not made, you will be sent a 7-day cancellation letter. Cover will cease from the date advised in this letter. If we cancel your insurance for this reason, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document. Please note: We do not issue refunds of less than £1.00. Any refund due to you will be off-set against any balance that may still be outstanding on your instalment plan. In most cases, refunds will be credited back to the card used to make payment. However we may issue refunds by cheque, made payable to the policyholder. If you have any concerns over either of these refund methods then please contact us prior to making any changes to your policy. Please note that the choice of whether to refund by card or cheque is for security reasons and remains at our discretion. Refunds made to a payment card will appear in your account between 3-5 working days depending on your banking provider. Please allow up to 21 days to receive your refund if issued by cheque. We will not accept responsibility for cancellation of insurance by insurers due to late or non-payment of premium by customers.

#### **Renewal**

Under certain circumstances and to make the process of renewal easier we can automatically renew a policy and take payment by the same payment method as the previous year. We will always write, via email, to advise you before we automatically renew any policy and give you the opportunity to contact us to cancel the renewal.

If your policy is not eligible for automatic renewal we will write, via email, to you prior to your renewal date to remind you that your renewal is due and to advise you how much the new premium will be. You will need to contact us to arrange your renewal.

## General Conditions

### Service Standards

It is our intention to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to:

Quality Manager  
GoSkippy Home Insurance  
Lysander House  
Catbrain Lane  
Bristol BS10 7TQ  
or email: [quality@goskippy.com](mailto:quality@goskippy.com)

We'll acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response. We will provide you with a final response within 8 weeks. Full details of our complaints handling procedures are available upon request.

If you remain dissatisfied with our response to your complaint you may refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. You may contact them at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Tel: 0800 023 4567 (from a landline) or 0300 123 9 123 (from a mobile)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. 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. If you are eligible to claim from the FSCS, compensation is available as follows:

- Insurance advising and arranging is covered for 90% of the claim, without any upper limit
- For compulsory classes of insurance (such as Third Party Motor or Employers Liability), insurance advising and arranging is covered for 100% of the claim without any upper limit

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or [www.fscs.org.uk](http://www.fscs.org.uk).

### Claims

GoSkippy have no authority to handle claims on behalf of insurers. In the event of an incident occurring which may give rise to a claim under your policy, you should notify us as soon as possible using the contact details on your Certificate of Motor Insurance, or on the homepage of our website under the Make a Claim section. Please note that you must report all incidents as soon as possible. Late notification could compromise your claim.

### Quotations

All New Business Quotations are valid for 30 days from date of issue and all Renewal Quotations are valid for 21 days prior to the lapse date of your policy. You will be issued with a quote reference number, which in combination with your e-mail address will allow you to retrieve any stored quote from our online system. Your insurer has the right to decline your risk, increase the premium or restrict the policy if any errors or omissions are found in the Statement of Information. A quote shall be treated as an invitation to treat and can be withdrawn by the insurer at any

### **Data Protection Act**

Eldon Insurance Services Ltd will hold and process your personal data as Data Controller pursuant to the Data Protection Act, 1998 in accordance with its privacy policy. Eldon Insurance Services Limited will hold and process your personal data as Data Processor pursuant to the Data Protection Act 1998 to arrange or administer cover on your insurance policy. Third parties such as insurance underwriters may also process your data to arrange or administer cover on your insurance policy. Some of the details you may be asked to give us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving us such information, you signify your consent to its being processed by us in arranging and administering your insurances.

Subject to certain exceptions, you will be entitled to have access to your personal and sensitive personal data for which you will be charged a fee of £10.

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA, who works for us or for one of our suppliers.

The General Data Protection Regulation (GDPR) will come fully into effect from 25<sup>th</sup> May 2018 and will replace current EU data protection laws. Further information on our approach to privacy and how we use and share your data can be found at [www.goskippy.com/privacy-cookies/](http://www.goskippy.com/privacy-cookies/) If you have any queries in respect of confidentiality and data protection, please contact us using the details on the privacy statement.

### **Withholding Documents**

We reserve the right to retain certain documents until payments due have been made. We will provide any documents you are required to have by law. If the credit agreement requires you to pay an advance payment, you're required to pay that payment by the date specified by us or your policy may not be valid.

### **Handling money**

#### **Safeguarding your money**

Premiums that we collect from you are held in a non-statutory trust bank account specifically for the purpose of holding premiums. By virtue of agreements held with insurers, we collect premiums as agents of the insurer. Therefore, once we have collected the premium from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer(s). We will remit premiums to insurers in accordance with our agreements with insurers.

#### **How your money is safeguarded**

Premiums that we collect will be held in a Non-Statutory Trust Client Bank Account. We hold the money as agents of the insurer in collecting premiums and handling refunds. In these circumstances such monies are deemed to be held by the insurer(s) with which your insurance is arranged. The establishment of the Non-Statutory Account follows FCA rules introduced to protect money held by intermediaries. If we become insolvent, insurers will have a prior claim on the money according to their interests. We may agree to extend credit to other customers using money from the bank account. We'll have in place and maintain systems and controls to ensure that we are able to monitor and manage client money transactions and any credit risk arising from the operation of this trust arrangement.

#### **Earning interest on customer premiums**

We hold premiums that you pay us in a Client Money Bank Account. Under Financial Conduct Authority Regulations we have to inform you that we may earn interest from money held in our Client Money Bank Account, which may exceed £20.00 for any one transaction that you make with us. Interest earned will not be held for the benefit of customers. By accepting these Terms of Business, you are giving your consent for us to act in the manner described above.

#### **Other Taxes or Costs**

Please note that there is a possibility that other taxes and/or costs may exist in respect of products and services offered by us, which are not paid through or imposed by us.

#### **Governing Law**

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This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

**Variations**

No variations to these terms are 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 any variation. We may vary the terms of this agreement on renewal of your insurance policy. We will notify you of any change to these terms in your renewal invite. This will be sent to you 21 days before the expiry date of your insurance policy so that you can make an informed decision about whether to renew your policy on the new terms.

**Statutory Rights**

Agreement to our Terms of Business does not affect your statutory rights.