



First Floor, 81 Church Road, Hove, BN3 2BB

Tel: 01273 820303

Fax: 01273 774334

about our insurance services

1 Financial Conduct Authority

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

2 Whose products do we offer?

- We offer a wide range of personal and commercial insurance products. For motor and household we can select from over 20 Insurers (a list is available on request).
- Relating to classic and vintage cars, we deal exclusively with Allianz as we have competitive rates and wide ranging cover.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for your non- investment Insurance contract.

4 What will you have to pay us for our services?

- No fee is payable by yourself at the outset of the policy as we receive commission from the Insurance providers except in the following circumstances:
- For new policies we may add a £5.00 administration fee
- For these products where we receive no commission, we will detail the fee we charge:

Uninsured Loss Recovery	£9.00 average per policy
Household Legal Expenses	£5.34
Breakdown	£10.00

- In addition to any premiums, or fees charged by insurers, we reserve the right to make the following charges to cover the administration of your insurance:

Mid term adjustments Inc cancellations and time on risk	£10.00
Lost or duplicated Certificates, Cover Notes or Documents	£10.00

- We may charge a variable administration charge in certain circumstances and these would be fully detailed.
- A 2% charge is added to payment made by credit card to offset the cost of the card merchant. We also keep client money in a deposit account prior to paying Insurers and may receive some interest from these monies.
- In certain cases we may agree to accept payment by three cheques two being post dated for 30 days and 60 days, a flat charge of £15.00 will be added.

5 Who regulates us?

Bishop Calway Insurance Services Ltd also trading as Peter S Taylor & Co, First Floor, 81 Church Road, Hove, East Sussex, BN3 2BB are authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 300698.

Our permitted business is advising you on your insurance needs, reviewing any existing cover, arranging cover to meet your requirements and helping you with any on going changes you have to make. We will assist you with any claim you need to make. We are able to arrange cover and print policy documentation for certain Insurers.

You can check this on the Financial Conduct Authority's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0845 606 1234.

6 What to do if you have a complaint

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

...in writing Write to Mr G Bishop, First Floor, 81 Church Road, Hove, East Sussex, BN3 2BB,
...by phone Telephone 01273 820303
...by fax 01273 774334
...by email insure@bishopcalway.co.uk

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

7 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 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 020 7892 7300.

8 Client Money

Where we receive or hold premiums, premium refunds or claim payments when arranging or administering any insurance for you, we will hold that money as agents for the insurer providing the insurance.

9 Use of Information

To make sure you get our best deal and to ascertain the most appropriate payment options for you and to protect you from fraud, Insurers we use, use public and personal data from a variety of sources, including credit reference agency and other organisations. Their search will appear on your credit report as an enquiry whether or not your application proceeds. By agreeing to the terms and conditions you agree to these uses of your information.

If you do not consent to the credit enquiry, please advise us and we will note your records accordingly.

Terms of Business

It is your responsibility to provide complete and accurate information to us and insurers when you take out your insurance policy, throughout the life of your policy and when you renew your policy.

It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material facts to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We may keep certain documentation such as your policy documents or certificates whilst we are waiting for payments of premiums and administration charges or if you require us to do so. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents, which you are required to have by law.

All personal information about you will be treated as private and confidential. We may use information we hold about you to provide information about other products and services, which we offer. If you do not wish to receive any marketing information from us, please contact Mr G Bishop by writing, fax, email or phone (details above)

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries, please contact Mr G Bishop by writing, fax, email or phone (details above).