



## Terms and Conditions of Business

Please read this document carefully. It contains important information and should be used to decide if our services are right for you.

### Who are we?

- Ian Bridge T/as Bridge Insurance of 239a Wellington Road South, Stockport, SK2 6NG is an insurance intermediary and not an insurer. We are authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Register number is 304722. This can be checked on the FCA's Register by visiting the FCA's Website <http://www.fca.gov.uk/register> or by contacting the FCA consumer helpline on 0800 111 6768. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts, and credit broking.

### Our Services and Products

- Our rôle is to advise you and make a suitable recommendation after we have assessed your needs. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer. We offer a range of personal and commercial insurances. We act as a credit broker when we help you arrange finance for your insurance with our chosen lender. If you fail to keep up with your payments, your policy may be cancelled. If you have difficulties, you should discuss any problems directly with your lender.

#### Commercial insurances:

- We select commercial insurance products from a range of insurers but, for certain products, we may select from a limited number of insurers

#### Personal insurances:

- We select Motor & Household insurance products from a range of Insurers.

You may ask us for a list of the insurers we deal with for these products.

### Vulnerable Customers

- Please tell us if you need extra assistance or support. We are here to help you and all such requests will be handled with confidentiality and tact. If you experience financial difficulties then please let us know. Assistance may be available.
- Specimens of policies/wordings can be made available upon request, and generally we can request a large print version or a version in Braille from the insurers.

### Complaints and compensation

- Bridge Insurance will do its best to provide you with a high level of service and Customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our internal Complaints procedures allow us to deal with Complaints fairly, effectively and promptly. If you think we have let you down, please tell us why.
- You should raise your Complaint with us by telephone, email, letter, and fax or in person to: Bridge Insurance, Telephone: 0161 477 7172, e-mail: [info@bridgeinsurance.net](mailto:info@bridgeinsurance.net), Address: 239a Wellington Road South, Stockport, SK2 6NG
- We will: Endeavour to resolve your Complaint as quickly as possible, Acknowledge your Complaint promptly and in writing, Advise you of the person dealing with your Complaint and how you can contact them, Provide a final response to your Complaint within 8 weeks of receipt.
- 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. This depends on the type of insurance, size of the business (if a commercial customer) and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.
- If you are dissatisfied with our Final Response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge but you must do so within six months. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. Contact details are as follows: Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Tel: 0800 023 4567, Email: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk), Further information is available on the Financial Ombudsman Service website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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[www.bridgeinsurance.net](http://www.bridgeinsurance.net)





#### Payment for our services

- We are paid commission from insurers which comes from your premium. We may waive this and instead charge you a fee. In either case, we may charge you additional fees for specific services (for example, cancellation or making changes to your policy). We will discuss all fees with you before you are obliged to pay them, and they will be disclosed in writing. We may also earn money from other sources, such as credit broking, claims management companies, and additional payments from insurers.. You can ask us what we earn from providing our services. Our fees and commissions are not refunded if you amend your policy or cancel it.

- We make the following charges

Reason	Amount
Policy issue, policy renewal, mid-term adjustment, copy policy	£20
Cancellation within 14 days	£20
Cancellation after 14 days	£20

#### Protecting your money

- We hold your premium payment in an Insurer's Trust Account under Risk Transfer Rules. This means that the money is considered to have reached the insurer concerned as soon as it is paid into the account. We will keep any interest earned.

#### Cancellation of Insurances

- You should make any request for the cancellation of a policy in writing. In the event of cancellation, we shall charge for our services, we shall also deduct any commission due from any refund made to you. Return premiums are normally calculated on a pro rata basis, but the terms of your policy may allow insurers to retain the premium in full or to charge short-period rates in the event of cancellation.

#### Conflict of interests

- As an insurance broker, we act as your agent. We may also act as agents of insurers for collecting premiums and other services. Where these duties conflict, we will always act in your best interest and manage conflicts with our Conflicts of Interest policy or disclose the matter to you clearly and openly.

#### Termination of authority

- You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination and we shall be entitled to retain any and all fees or brokerage payable in relation to policies placed by us prior to the date of termination.

#### Your responsibilities

- If you are buying insurance related to your business, you are responsible for making a "fair presentation of risk" This means you must disclose all material facts and circumstances about yourself and your business thoroughly, honestly and accurately. You must do this in a way that enables the insurer to understand the risks they are accepting from you. You must also inform us of any changes in your circumstances or the risk that might affect your insurance cover. It is your responsibility to read and understand the terms and conditions of any insurance policy before accepting it. If you have any doubts, please ask us for assistance.
- If you are buying insurance for personal use, your responsibility is to take reasonable care when answering questions, not to misrepresent, and answer questions thoroughly and honestly. You must also inform us of any changes in your circumstances or the risk that might affect your insurance cover. It is your responsibility to read and understand the terms and conditions of any insurance policy before accepting it. If you have any doubts, please ask us for assistance.
- If the information you give is wrong or incomplete, your claim may not be paid or payment reduced. Your policy could also be cancelled or voided, and you may not get back your premium.

#### Confidentiality of personal data

- Our Privacy Notice sets out how we will protect your data and respect your privacy. It also sets out your legal rights under Data Protection legislation. You will receive a copy when we take your information, and a copy can be found on our website at [www.bridgeinsurance.net](http://www.bridgeinsurance.net)

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**Making a Claim**

- If you wish to make a claim on your policy there will be a dedicated number in your documents – alternatively please telephone us on 0161 477 7172 for further guidance.

**Governing Law and jurisdiction**

- This contract is governed by the laws of England and Wales and subject to the exclusive jurisdiction of their courts.

17/7/24

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