



i Do Insurance Solutions

Rest Ashored Limited: Lower Ground Floor, Martland Mill, Burscough, L40 0SD

Our Terms of Business

At **iDoInsurance Solutions**, a trading style of **Rest Ashored Limited**, we are committed to providing a high quality of service to our customers. Please read this document carefully as it sets out the terms of business on which **Rest Ashored Limited** will provide services to you. Please contact us if you have any queries regarding anything in this document which you do not understand.

Authorised Statement

Rest Ashored Limited (FCA register no. 732530) of Lower Ground Floor, Martland Mill, Burscough, L40 0SD is authorised and regulated by the Financial Conduct Authority (FCA).

We are a permitted business providing, arranging and assisting in the administration of non-investment contracts of insurance.

You can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768 (free phone) from 8am to 6pm, Monday to Friday (except public bank holidays) and 9am to 1pm on Saturdays.

Our Services to you

We offer a wide range of insurance products and have access to leading insurers in the marketplace. When we arrange your insurance, we'll inform you of the nature of the service we provide. This will be the following:

A) Information only about a policy from one or more insurance undertakings, without giving you advice or a personal recommendation, in which case we will provide the names of those insurance undertakings.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

The Cost of Our Services

We may charge you for the work incurred in handling your insurance. These charges apply if you instruct us to arrange insurance, carry out a mid-term adjustment, renewal, cancellation or other work on your behalf. Any additional charges, if applicable, will always be agreed with you in advance of them becoming due. This includes:

- New business
- Mid-term amendments
- Cancellation of a policy
- Issuing duplicate documentation by post
- Renewals a maximum
- Setting up a credit agreement in relation to instalment facilities
- Cancellation of credit agreement

Please note: where you cancel a policy outside of any 'cooling off period', the policy cancellation fee applies, in addition to any time on risk cover and fees charged by the insurer and the retention of commission we earned as a result of placing the business with the insurer in question.

Our earnings

In return for placing business with insurers, underwriters and other product providers, we generally receive a commission from them, which is a percentage of the annual premium that you are charged.

For arranging premium instalment facilities, we do/do not earn commission from our premium finance provider(s), which is usually a percentage of the individual loan. This means that the amount you pay for credit and the overall cost of arranging your insurance will vary according to the interest charged by the lender and the amount of commission we earn.

Using premium finance makes the overall cost of the insurance more expensive.

A full breakdown of the cost of your insurance and the cost of credit will be provided as part of your new business or renewal quotation before you decide whether to proceed.

You are entitled, at any time, to request information regarding any commission which we may have received because of placing your insurance business or arranging premium finance.

Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Your Responsibilities

You have a duty to take reasonable care not to make a misrepresentation of information relating to the contract of insurance. In particular, you must ensure the accuracy and completeness of the information you give to us and the insurer.

Failure to do so may result in your policy being cancelled, treated as if it never existed, or your claim rejected or not fully paid.

Payment of Premiums

It is your responsibility to pay the insurance premiums as and when they fall due. Failure to pay premiums in a timely manner may lead to your policy being cancelled or lapsed.

Claims

It is important that you read the section on how to claim which is contained in your policy terms and conditions. As a rule, insurers require immediate notification of a claim or circumstances which might lead to a claim.

Cancellations

You have the right to cancel the insurance policy. If you cancel your insurance policy within the cancellation period stated in your insurance policy terms and conditions, you will be refunded any premium you have paid. Please refer to your policy terms and conditions to ascertain whether you are entitled to a refund of premiums after your initial "cooling off" period has expired.

If a claim has been made on the policy at any time you will not be entitled to a refund of premium.

Complaints

Our aim is to provide you with a first-class standard of service at all times. If you feel that we have not met your expectations, please contact us in writing to:

The Operations Manager
i Do Insurance Solutions (Rest Ashored Ltd)
Lower Ground Floor
Martland Mill
Burscough
L40 0SD

Alternatively, you can contact us by telephone on 0161 505 1420.

Further details of the complaints process and the Financial Ombudsman Service are available in your policy documentation.

Financial Services Compensation Scheme (FSCS)

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.

English Law

These Terms of Business are written in English and all communications about it will be in English. These Terms of Business are governed and construed in accordance with English law.