

# **TERMS of TRADE**

## **About Playle Russell (Special Risks) Ltd**

We are independent intermediaries, established in 1999, specialising in providing insurance cover for homes of non-standard construction. Our expertise includes, but is not limited to, thatched, listed and period properties. The managing director, Richard Playle, has been involved with thatch and period property insurance since 1975 in various managerial and directorial roles. A former vice president of the National Society of Master Thatchers he is recognised as one of the leading authorities on thatched property insurance and risk assessment. He is currently studying part-time for an MSc in building conservation.

Playle Russell (Special Risks) Ltd are authorised and regulated by the **Financial Services Authority** (Firm No: 300864). Details can be found at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

## **Our service**

As an independent intermediary we act on your behalf in arranging your insurance. Because of the specialist nature of our expertise we normally deal with a select panel of insurers but are able, if the situation arises, to extend this list by calling on the services of other specialist intermediaries.

We aim to guide you safely through the problems and pitfalls of arranging insurance including:

- Helping you to establish your insurance needs
- Advice on establishing the correct sums to insure.
- Arranging your insurance cover with insurers that meet your requirements
- Assisting you with any future changes you may have to make

## **Quotations**

All quotations provided by us whether written or verbal, are subject to confirmation through the completion of a satisfactory proposal form and are valid for a period of 30 days. Terms, premiums and conditions may change if the information given in the proposal form is different from that disclosed by you at quotation stage.

## **Proposal Forms**

Completion of a proposal form does not commit you to take out a policy but will, if you decide to proceed, form the basis of a legal contract between you and your insurer. It is essential, therefore, that all questions are fully answered and that no material facts are withheld. A “material fact” is one likely to influence acceptance or assessment of the proposal by insurers – if you are in any doubt as to whether a fact is material or not you should always disclose it. Failure to disclose a material fact could invalidate your insurance cover. Please contact us if you experience any difficulty in completing your proposal form.

*Please note: your duty of disclosure of material facts does not end with the completion of the proposal form. You should advise your insurers if any stage during the currency of an insurance policy either your circumstances or the nature of the risk materially changes.*

## **Paying Your Premium**

We accept premium payment by cheque, charge card or Visa or Mastercard credit cards. Payment can also be made by direct debit. Direct debits are subject to a 7% interest charge (14.25% APR) and are collected over 10 equal monthly payments (quotation available on request).

## **Policy Fees**

In addition to the premiums charged by insurers, we normally make a charge of £10 (depending on the insurer) to cover printing and administration costs. The specific charge will always be disclosed in the documentation we issue.

## **Claims**

Under an agreement with the insurance companies and Lloyd's syndicates with whom we place policies, Playle Russell (Special Risks) Ltd also handles claims on their behalf.,

## **Complaints**

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact Mr Playle, either verbally or in writing, who will take details of your concerns. We will acknowledge in writing advising you of who is dealing with your complaint and attempt to address your concerns within five working days. If our investigations take longer we will provide a full response within 20 working days or explain our position and provide timescales for a full response. In the unlikely event that you remain dissatisfied, you may contact your insurers direct. Full details are provided within the "Keyfacts" document or your policy document.

In the event you wish to pursue matters further you may be able to refer your complaint to the Financial Ombudsman Service, who can normally deal with complaints from private individuals and from small businesses with an annual turnover of less than £1million.

Contact:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Helpline: 0845 080 1800. Switchboard: 020 7964 1000. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**PLEASE NOTE:** All personal information disclosed will be used solely in the normal course of arranging and administering your insurance and will not be disclosed to other organisations without your consent. Under the terms of the Data Protection Act 1998 you have the right to see personal information about you that we hold on our records.