



Our Terms Of Business

Who are we?

Banner Financial Services Group Limited is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL.

Banner Financial Services Group Limited FSA registration number is 306299. You can check this on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234 or +44 (0) 207 066 1000

Banner Financial Services Group Limited's permitted business is advising and arranging General Insurance.

About Our Service: You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We only offer insurance from a limited panel of insurers

From time to time we at Banner Financial Services Group Limited may decide to change the insurer for any of the insurance products we offer. In such circumstances we will write to you not less than 21 days before your current insurance expires with details of the new proposed insurer and any other changes to the insurance.

In order to ensure that your insurance continues without a break in cover you are considered to have authorised us to change insurer by accepting these terms and continuing with the insurance. When such a change occurs we have the right to transfer your data to any new proposed insurer and your consent to receiving its offer of insurance for consideration. Your cancellation rights are not affected.

Claims: We process claims for your insurance company, when you tell us about a claim we need to take your name, address, policy number and enough detail about the claim to decide how best to proceed.

Your Responsibilities: You are responsible for telling us about all material facts that form the basis of your insurance policy. Material facts are those that your insurance company would regard as likely to influence the assessment and acceptance of your insurance. If you are unsure what facts are material, you should tell us and we will give you further guidance.

Failure to tell us information relevant to your application for insurance may mean that your insurance could be invalidated and any claim not met by the insurer. You do not need to tell us about convictions that are regarded as "spent under the Rehabilitation of Offenders Act 1974".

If you have already bought insurance from us you should read all the enclosed documents. You should make sure the documents are accurate and contact us if the document contains any errors. If your policy does not meet your needs or you do not understand it please inform us immediately.

You must tell us as soon as possible about any changes which could affect your insurance. If you do not do this we will assume that the information we hold about you is correct

Policy Administration: Banner Financial Services Group Limited reserves the right to charge a policy administration fee for any changes that you make to your policy. If you cancel your policy, Banner Financial Services Group Limited may also charge you a cancellation administration fee. In respect of single and multi trip policies for non UK customers, an administration fee of 17.5% is included in the cost of the insurance. Full details of this can be found in your policy documentation. There is a charge for payments made by either credit card or debit card. The fees we charge may change from time to time.

What to do if you wish to make a complaint: We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please contact us:

In writing

Banner Financial Services Group Ltd
15 Thorney Leys Business Park
Witney
OXON
OX28 4GG

By Telephone: 01993 862119

By Email: info@bannergroup.com

If, for any reason we are unable to resolve the complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service.

Governing Law and Jurisdiction: All quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales unless your policy document states otherwise.

Contracts (Rights of Third Parties) Act 1999: Your instruction to us to set up an insurance policy on your behalf forms a contract between you and your insurer. This insurance does not give rights to any person other than you unless your policy document states otherwise

Language: During the term of any insurance policy we set-up for you we will communicate with you in English

Compensation: Banner Financial Services Group Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Banner Financial Services Group Limited cannot meet its obligations. This will depend 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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Client Money: Where we act on insurer's behalf, we shall hold money as insurer money. Premiums received by us will be treated as having been received by the insurer. We will not pay interest on premiums held.

Use for Marketing Purposes: We may use, analyse and assess information held about you to give you information about other products and services offered by us and selected third parties which we think may interest you. We may use e-mail, telephone, post or other means to do so.

If you do not want us to use your information for marketing purposes please call us on the telephone number, shown overleaf. Please use the telephone number that relates to the insurance product you have chosen.

Data Protection: We may hold any personal information you give to us in relation to your request for insurance cover. We may use this information to make decisions concerning your insurance application. Your information may also be used to service any insurance cover, which may be arranged or to administer claims. For these purposes information may be passed to insurers, loss adjusters and re insurers and may involve the transfer of your information to countries that do not have data protection laws. We may need to make and keep photocopies of any documents that you may give us.

Under data protection legislation, you can ask in writing for a copy of certain personal records held about you. A charge may be made for this service.

You have agreed to provide us with sensitive data (such as details of medical conditions and convictions), which was necessary to process your insurance application. Any sensitive information you provide about another insured person will be processed by us on the basis that you gave us this information with their explicit consent and as an agent of the insured person.

If you buy a policy from us: We will keep the information you provide to us secure and private. Please note that we will only cancel your policy or change your address on your instruction. No-one else can do this on your behalf.

Passing on your Information: We may share information with selected third parties in order to prevent fraudulent claims and for them to assess whether they wish to offer insurance.

We may share your information with the Financial Services Authority and the Financial Ombudsman Service.

Your information may be shared with the Claims and Underwriting Exchange Register to help prevent claims fraud and the misrepresentation of claims histories to keep down premiums for honest policyholders. In dealing with your application for insurance, the register may be searched. (For Household/ Kit and Contents only)

Your information may be shared with the Claims and Underwriting Exchange Register.

Agreement to these terms:

In seeking insurance through us, you agree to the terms set out in this agreement