



## TERMS OF BUSINESS

### OMNI (BROKERS) LIMITED

Omni House, 32 Sudley Road, Bognor Regis, West Sussex, PO21 1EL  
Tel No. (01243) 864018 Fax. (01243) 826833 E-Mail : mail@omnibrokers.co.uk

Authorised and regulated by the Financial Services Authority

#### The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services, it requires us to give you this document. Please use this document to decide if our services are right for you.

#### Who regulates us?

Omni (Brokers) Ltd, Omni House, 32 Sudley Road, Bognor Regis, West Sussex, PO21 1EL, is authorised and regulated by the Financial Services Authority. Our FSA register number is 116614.

#### Our permitted business is:

Advising customers on non-investment insurance contracts.  
This includes recommending a specific insurance policy.

Arranging (bringing about) deals in non-investment insurance contracts.  
This covers a range of activities including introducing a customer to an insurer, helping a customer to complete a proposal form and sending this to an insurer.

Making arrangements with a view to transactions in non-investment insurance contracts.  
This includes helping a potential policyholder to complete a proposal form or introducing a customer to another intermediary, either for advice or to help arrange an insurance policy.

Dealing as agent in non-investment insurance contracts.  
This includes entering into a contract of insurance with a customer on behalf of an insurer (for example, issuing a cover note).

Assisting in the administration and performance of a non-investment insurance contract.  
This includes notifying an insurance claim to the insurer and negotiating settlement on behalf of the customer.

You can check the above on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

#### Our service

We act as an Independent Broker on your behalf and our service includes advising you on your insurance needs, arranging your insurance cover with insurers to meet your requirements and helping you with any ongoing changes you have to make. We will also assist with making a claim under your policy.

#### Products We Offer

We sell and advise on a wide range of both personal and commercial insurance products and provide advice or information on the basis of a fair analysis of the market from a wide range of insurers.

We only offer products from a limited number of insurers for Travel Insurance.  
We will provide a list of these insurers on request.

For Motor Legal Protection we deal exclusively with The Legal Care Club, in association with George Ide LLP, Solicitors. We may receive payments from credit hire companies and/or solicitors as a result of hire car arrangements or personal injury claims. The amount of these payments can vary and are available on request.

For Household Personal Legal Protection we deal exclusively with ARAG PLC.

#### Our Charges

We normally make the following charges to cover the administration of your insurances:

Mid term adjustments	£5.00
Mid term cancellations	£10.00
Short term travel policies	£5.00 minimum
Replacement / Duplicate certificates	£5.00
Duplicate policies / copy policy schedules	£5.00

The specific amount and purpose of any additional charges will always be advised to you in advance.

For return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), we repay commission on the refund to your insurer and this amount will be deducted from the amount refunded to you. Should this final amount fall below £25 then this amount will be held to your credit and can be utilised against any future insurance policy with us. If the policy is cancelled we will return any premium due (after deduction of the commission and cancellation charge). If you pay the premium by direct debit instalments through the insurer we reserve the right to invoice you for the sum of reclaimed commission made by the insurer.

#### Premium and Financial Aspects

In order for us to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 000484.

We normally accept payment by cheque, cash or any of the major debit/credit cards. Payments made by credit card may be subject to a handling fee. Should this apply to you, you will be advised prior to the amount being collected.

You may be able to spread your payments through the insurers' instalment schemes or a credit scheme that we have arranged with a third party finance provider. We will give you full information about your payment options and details of the interest payable when we discuss your insurance in detail.

For certain types of insurance we may ask you to sign a form granting us authority to retain documents such as Motor Certificates until full payment has been received.

In these circumstances we will provide you with any documents that you are required to have by law.

We hold client money subject to a non-statutory trust. This means that we are entitled to and may use client money held on behalf of one client to pay another client's premium before the premium is received by that other client, and to pay premium refunds to another client before we receive payment from the insurer. However we are not entitled to use client money to pay commissions before we receive the relevant premium from the client. We may transfer client money to another broker or settlement agent, for the purpose of effecting a transaction on your behalf through that agent. Any interest earned on client money held by us and any investment returns on any segregated investments will be retained by us for our own use, rather than paid to you.

#### Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given, could result in your insurance being invalid or cover not operating fully.

It is important you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or to withhold any relevant information to obtain an Insurance Certificate. You are advised to keep copies of any correspondence you send to us or direct to your insurer.

#### Complaints

It is our intention to provide you with a high level of customer service at all times. However, if at anytime you are dissatisfied with the service we provide, we have a formal complaints procedure. You should therefore take the following action:

In the first instance you should discuss your complaint with the member of staff with whom you have been dealing.

If you remain dissatisfied, please write to or telephone one of the directors at the address and telephone number shown above. We will acknowledge your complaint within 5 working days and advise you who is conducting the investigation into the matters which you have raised. We will provide a formal response within 20 working days from the initial receipt of the complaint. If the complaint cannot be resolved within this timescale we will explain why and specify the likely timescale for resolution.

If we cannot settle your complaint you may be entitled to refer it to the Financial Ombudsman Service. We will advise you if you are able to refer any complaint to the Financial Ombudsman.

#### 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 100% of the first £2000 and 90% if the remainder 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. Further information about compensation scheme arrangements are available from the FSCS.

#### Confidentiality

All personal information about our customers is treated as private and confidential.

We will only disclose the information we have about private individuals in the normal course of arranging and administering their insurance and will not disclose any information to any other parties without their written consent unless required by law or public interest.

We may use the information we hold about our customers to provide them with information about other products and services that we feel may be appropriate to them.

Under the Data Protection Act 1998, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to the directors at the above address.

#### Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud Register

Insurers pass information to the Claims and Underwriting Exchange Register operated by Database Services Ltd and to the Motor Insurance Anti-Fraud Register compiled by the Association of British Insurers. The objective is to check the information provided and to prevent fraudulent claims. Motor insurance details are also added to the Motor Insurance Database operated by the Motor Insurer's Information Centre (MIIC) which has been formed to help identify uninsured drivers and may be accessed by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by the insurers, MIIC and the Motor Insurance Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

#### Applicable Law

This Terms of Business Document is subject to English Law.