

Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer products from a single insurer for household insurance.

We also offer products from a single insurer for any optional add-on products.

3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above. We will not issue a return premium fee if it is less than £10.

5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Write to Managing Director, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX

Tel: 020 8274 6777

Email: complaints@intasure.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

7. Are we covered by the 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.

Further information about compensation scheme arrangements is available from the FSCS.

Website: www.fscs.org.uk

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100

8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.