SIS (Sale Insurance Services Ltd)
Consumer Terms and Conditions
15-17 Washway Road, Sale, Cheshire, M33 7AD Tel: 0161 969 6040

1. Who are we - Sale Insurance Services Ltd is an insurance intermediary and not an insurer.

2. We are authorised and regulated by the Financial Conduct Authority (FCA) - The FCA is the independent watchdog that regulates financial services. Our FCA Register number is 306620. You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768. Our permissions enable us to act in relation to non-investment insurance contracts. We also trade under the registered business name "SIS".

3. Our relationships - As an insurance intermediary we normally act as your agent. We may also have relationships with insurers and act for them in a limited capacity. Some insurers also appoint us as their agent for the receipt of premium and the issue of documents. They may also allow us to discount premiums in limited circumstances. We will advise you when these circumstances occur so you will be aware of any possible conflicts of interest. We are subject to the laws of agency and will always act in your best interests.

4. Whose products do we offer and which service we will provide for you - Where we are making a personal recommendation based on a fair and personal analysis, we will examine sufficient insurance contracts, based upon cover, premiums and service. In all other cases for example, when we conduct a limited search or offer a single insurer, or offer no advice or personal recommendation, or where we are contractually bound to offer a particular insurer, we will supply you with a list of the insurers we may and do conduct business with. When arranging instalments, we act as a credit broker and not a lender. We only offer instalment facilities from Close Premium Finance. We do not guarantee the solvency of any insurer we place business with.

5. What you will have to pay us for this service - We are remunerated by commission from your premium and paid to us by your insurer. We will also charge you a fee (see below). We may receive other income based on the profitability or volume of our accounts from an insurer, or commission for arranging instalments from a premium finance provider. We may earn income from claims management companies. We may also earn income from business where you have agreed to be introduced to a Financial Advisor. You have the right to ask us about our earnings at any time.
Because the commission rates paid by insurers are variable and do not always reflect the level of work carried out by us, we also make individual service charges over and above the charges made by your insurers to cover the administration of your insurance policy. We therefore make the following non-refundable charges to cover the administration of your insurances:

- For arranging or renewing your insurance policy - a charge of up to £100 per policy or 25% whichever is the greater. Any charges will be clearly explained before you commit to the insurance.
- Making an adjustment to your policy - a charge of £50 or 25% whichever is the greater.
- If you request cancellation of your policy, prior to the commencement date of the policy or if you cancel within the first 14 days of the policy (also known as the cooling off period), we will charge £30 plus any charge raised by the insurer, this will be clearly explained before you cancel the insurance.
- If you request cancellation from day 15 onwards, you will be charged £50, and we will retain our commission earned. The insurers will retain a percentage of the premium for the time you have been on cover plus any insurer administration fee. Where the insurer charges a short period cancellation rate, based on the month you cancel, you will be informed before the start of the policy.
- Where an amendment to your policy results in a premium refund being due, we will retain our commission and apply a charge of £50.
- We make a £5 charge for documents requested via post and £5 for duplicate documents.

6. What to do if you have a complaint - We do our best to provide you with the highest levels of customer service at all times, however, should you wish to make a complaint you should do so with our Office Manager. You can do this in writing to us at the above address, by email to enquiries@saleinsurance.co.uk or by telephone on 0161 969 6040, detailing the nature of the complaint.
If we are unable to resolve your complaint by close of business on the third working day, after receipt, an acknowledgement will be sent no later than 5 working days after receiving your complaint confirming who is dealing with the complaint and when we will expect to respond to you. Within 8 weeks of the date we receive a complaint we will provide you with our Final Response.
If you remain dissatisfied you can refer your case to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 or fax 020 7964 1001. Email complaint.info@financial-ombudsman.org.uk.
Web 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. Non-Compulsory Insurance is covered for 90% of the claim without any upper limit. For Compulsory classes of insurance advising and arranging is covered for 100% of the claim without upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

8. Looking after your money – All our Insurers have appointed us as agents for the receipt of money and they specify the banking arrangements for their money. Your premium is held in an insurer trust account until it is passed to the insurer or returned to you.

9. Payment - You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment. We normally accept payment by cash, debit or credit card, Premium Finance or cleared cheque funds.

10. Your contract of Insurance – You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to, or renew your policy. If you are in doubt, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled or voided from inception, have special terms imposed and the premium may not be returned.

11. Your responsibility to read all documents - When a policy and related documents, e.g., policy summary, demands and needs statement, statement of fact, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our guidance promptly.

12. Your cancellation rights - Consumers have the right to cancel new policies on a pro rata basis, within 14 days of receipt and the same applies to renewal instructions within 14 days of renewal. If this right is exercised insurers will charge for the cover provided plus administration costs, listed in point 5 of this document. This right is in addition to any other cancellation right consumers have after expiry of the 14-day period and is detailed in the policy summary or policy document. Our own charges for consumers are separate and if the policy is cancelled at any time neither these nor the commission, we earned for arranging the policy will be refunded.
If you opt to pay your premium on direct debit and your policy is cancelled midterm or you suffer a claim, you will still be expected to pay any premiums due to your finance company, Close Brothers Premium Finance.

13. What to do in the event of a claim - If you want to claim on your ***motor policy*** you should contact our 24-hour claims line on 0343 509 4900. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from either us or your insurer.
If you wish to claim on your ***household or buildings*** policy, you should contact the office on 0161 969 6040.

14. Quotation validity - Unless we specifically advise to the contrary, we will honour quotations for 30 days from date of issue.

15. Document retention - We reserve the right to retain certificates at this office until all payments due under the policy have been made and any cheques cleared through our bank account. By accepting this agreement, you agree that delivery of any certificate of insurance to Sale Insurance Services Ltd shall constitute delivery to yourselves in accordance with statute law.

16. Governing law - The laws of England & Wales govern this agreement, and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts.