

Endsleigh Insurances (Brokers) Limited

Terms of Business



About us

Endsleigh Insurances (Brokers) Limited is a wholly owned subsidiary of Endsleigh Insurance Services Limited. Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://register.fca.org.uk>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Our service to you

You will not receive advice or a 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. If you wish to apply to pay monthly, we also act as a credit broker and work exclusively with Premium Credit Limited who are the lender.

The capacity in which we are acting

We act as your agent in sourcing a suitable policy(ies), placing the insurance and in the event of a claim or mid-term adjustment.

How we made our insurance selection

We only offer cover from a single insurer in respect of this type of insurance.

Disclosure of information

It is important that you understand that any information, statements or answers to questions made by you to us, or to your insurer, are your responsibility and must be correct. Any inaccuracies in your answers may invalidate your insurance cover in part or in whole.

Payment for our services

Unless agreed in writing, all premiums are due before your cover commences. We can accept payment by cheque, credit or debit card or we may be able to arrange finance with Premium Credit Limited. The options will be discussed with you at the time you complete the contract.

Charges and Fees

We do not charge administration or cancellation fees to administer these products online. A £10 administration fee will be charged for a paper based application. Further charges may be applied by your insurer, please refer to your insurer policy documentation for full details of any fees.

Commissions disclosure

You are entitled at any time to request information regarding any commission which we may have received as a result of placing your insurance business. We also receive commission from Premium Credit Limited if you choose to pay monthly, details of the amount are available on request.

Client Money

We act as agents for the insurer for the collection of premiums and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it is actually paid over to you.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation if we cannot meet our obligations. The level of compensation will depend on the type of insurance. Further details are available from the FSCS.

Data Protection

Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy at <https://bcgba.sportscovers.com/privacy-policy>.

Complaints

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us.

by phone 01242 866786

by post Customer Liaison Department, Endsleigh Business Team, Shurdington Road, Cheltenham GL51 4UE.

You may at any time contact the Chief Executive of your Insurer at the address shown in the "about your insurer" section of your policy document. If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.