



WRIGHTSURE GROUP TERMS OF BUSINESS 2026 V1

The following Terms of Business Agreement sets out the basis on which the Wrightsure Group will provide business services to you as a consumer or commercial client of the firm.

Please contact us immediately if there is anything in these terms of business which you do not understand or with which you disagree. We are happy to answer any questions and willing to explain these terms and the reasons for them.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

About us;

The **Wrightsure Group** comprises of the following companies:

Wrightsure Services Limited: Office 2, PBW House, Orsett Hall Hotel, Prince Charles Avenue, Orsett, Essex, RM16 3HS.

Trading Styles: Wrightsure Group & Performers

Clifford Parkinson is an Appointed Representatives of Wrightsure Services Limited

Telephone No: 01708 865533

FCA Firm Reference No: 311510

Wrightsure Insurance Services (North West) Limited: Wrightsure House, 11 & 12 Hurricane Drive, Estuary Business Park, Liverpool, L24 8RL.

Trading Styles: Wrightsure Group.

Telephone No: 0151 4940007

FCA Firm Reference No: 309431

Wrightsure Services (Hampshire) Limited: Unit D2, Fareham Heights, Standard Way, Fareham, Hampshire, PO16 8XT.

Trading Styles: Wrightsure Group, Liability Plus.

Please see Financial Services Register on the FCA website for current list of Appointed Representatives

Telephone No: 01329 828228

FCA Firm Reference No: 311394

All Wrightsure Group businesses are authorised and regulated by the Financial Conduct Authority (FCA) with the firm Reference number indicated above. Each business is permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies.

Wrightsure Group are also authorised by the FCA for consumer credit broking. We act for a number of lenders.

You can check these details on the Financial Conduct Authority's Register by visiting their website at www.fca.org.uk or by contacting them on 0800 111 6768

Please visit our website for individual contact details at each office; www.wrightsure.com

Scope of Service

We offer a wide range of insurance products and have access to the leading insurers in the marketplace. When we arrange your insurance, we'll inform you of the nature of the service we provide. This will usually be one of the following;

- a) A personal recommendation to buy the policy, on the basis of a fair and personal analysis of the market.
- b) A personal recommendation to buy a policy we select from one or more insurance undertakings (not on a fair and personal analysis of the market) in which case we will provide the names of those insurance undertakings.

We generally act on your behalf in arranging your insurance, but we'll make clear at the outset whether we are acting for you or for the insurer in particular circumstances.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial customers: Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession you have a duty under The Insurance Act 2015 to make a fair presentation of the risk. You are expected to carry out a reasonable search in order to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search. You must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know and retain evidence of these processes. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair presentation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair presentation the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

Adequacy of insurance values

It is the responsibility of the insured to ensure that all sums insured, and policy limits are adequate. Whilst we seek to assist in establishing and maintaining insured values and indemnity limits we cannot accept responsibility for their accuracy. It is strongly recommended that the appropriate Professional (e.g. Surveyor/Accountant) be consulted to ensure that the sums insured and limits under the policy are suitable.

How to cancel

Please contact us immediately if you wish to cancel any insurance policy we have arranged for you. You may have a right to cancel a policy without penalty within the first 14 days (or, in some cases, longer)

Please refer to your policy summary or your policy document for further details. If you cancel within the statutory cancellation period (where this applies) you will receive a proportionate refund of premium from the insurer. However, Insurers are also entitled to make an administrative charge. In addition, we may charge an amount which reflects the administrative costs of arranging and cancelling the policy. Details of these amounts are given in our tariff of fees & charges. If you wish to cancel outside the statutory cancellation period (where this applies) you may not receive a pro rata refund of premium. In addition, we may also keep an amount that reflects the administrative costs of arranging and cancelling the policy (see tariff of fees & charges).

Protecting your information

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully, you can find it at the end of this document and contact us immediately if you have any queries. Where necessary, for example where we would like to use your data for some marketing purposes, we shall ask you for specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your Insurance Policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

All personal information about you will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer direct as soon as you become aware of any incident which could give rise to a claim. If in doubt about whom you should contact, or if you require our assistance in relation to a claim or potential claim please contact us.

Fees and charges

We may charge you for the work incurred in handling your insurances. These charges apply if you instruct us to arrange insurance, carry out a mid-term adjustment, renewal, cancellation or other work on your behalf. Any additional charges, if applicable, will always be agreed with you in advance of them becoming due.

You will be charged no more than the following charges:

New Policies/Renewal	To be advised at time of quotation
Mid Term Adjustments:	£50.00
Cancellation/Deletion of vehicle:	Full commission on the premium refunded by your Insurer (Minimum £25.00)
Direct Debit Defaults:	£25.00
Duplicate documents:	£25.00
Credit arrangements:	You will be advised individually
Payment by personal Credit Card:	NIL
Payment by personal Debit Card:	NIL
Payment by Company Card:	3%

Larger Commercial Customers: Our fees are determined on an individual basis. You will be advised of our fees before any cover commences.

Our earnings

In return for placing business with insurers, underwriters and other product providers, we generally receive a commission from them which is a percentage of the annual premium that you are charged. If the type of policy we sell reaches specific profit targets the insurer may also pay us an additional bonus. Occasionally we may also receive a bonus or training support from insurers and underwriters although this is not always guaranteed.

For arranging premium instalment facilities, we may earn commission from our premium finance provider(s) which is usually a percentage of the individual loan. This means that the amount you pay for credit and the overall cost of arranging your insurance will vary according to the interest charged by the lender and the amount of commission we earn.

Using premium finance makes the overall cost of the insurance more expensive. A full breakdown of the cost of your insurance and the cost of credit will be provided as part of your new business or renewal quotation before you make a decision whether to proceed.

In some circumstances, depending on the level of work involved, we may also charge you a separate fee however, this will be discussed and agreed before any work is done on your behalf.

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 or arranging premium finance.

Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Protecting your money

Prior to your premium being forwarded to the insurer, (or forwarded to you in the event of a premium refund) we may hold your money as an agent of the insurer. Where we hold premium as the agent of the insurer it is regarded as received by the insurer (whereby your policy is treated as being paid for). Where we are not acting as an agent of the insurer when we receive your premium, we shall hold it as client money in trust for you within a client bank account with an approved bank. Our client bank account may contain other clients' money and money we hold as agent of insurers. In line with strict FCA rules, our client bank account is rigorously monitored in order to segregate and safeguard client money.

We may transfer your premiums to the insurer through another intermediary. Your money will be protected at all times because of the requirements of FCA rules. We also reserve the right to retain interest earned on our client bank account.

By accepting this Terms of Insurance Business Agreement, you are giving your consent for us to treat your money in this way. Please notify us immediately if you have any objection or query

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact:

<p>Wrightsure Services Limited Office 2, PBW House, Orsett Hall Hotel, Prince Charles Avenue, Orsett, Essex, RM16 3HS.</p> <p>Name – Nick Flitter Tel: 01708 865 533 Email: nickf@wrightsure.com</p>	<p>Wrightsure Insurance Services (North West) Ltd 11-12 Hurricane Drive Estuary Business Park Liverpool L24 8RL</p> <p>Name – Phil Rimmer Tel: 0151 494 0007 Email: philr@wrightsure.com</p>	<p>Wrightsure Services (Hampshire) Ltd Unit D2 Fareham Heights, Fareham, Hampshire PO16 8XT</p> <p>Name – Paul Rudd Tel: 01329 828 228 Email: fareham@wrightsure.com</p>
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You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0800 023 4567 and further information is available online at <http://www.financial-ombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected. We will provide a summary of our complaints handling procedures should you make a complaint which we cannot resolve informally and at any other time, upon your request.

Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with. An insolvent insurer may be unable to pay claims or may be unable to pay them in full and you may have to pay a further premium to pay for alternative insurance cover.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. 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 90% of the claim, without any upper limit. The scheme does not apply to consumer credit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <http://www.fscs.org.uk/>

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. This is where we place all insurances of a certain type with one insurer who can provide particularly competitive terms for all our customers. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients. This Terms of Business Agreement constitutes both your acceptance that we may do this and your prior request for us to do.

Money laundering/Proceeds of crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

Conflicts of interest/Customers best interests

As insurance brokers we generally act as your agent in advising you, arranging your insurance and assisting you in the event of a claim; we will always act honestly, fairly and professionally ensuring your best interests are our priority. In certain circumstances we may act for and owe duties of care to insurers and/or other parties. Where we become aware of any actual or potential conflict of interest with our duty to you, we will inform you of the situation and the options available to you before we proceed.

Termination

You or we may terminate authority to act in connection with your insurance arrangements at any time. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already commenced. Any business currently in progress will be completed unless we receive instructions to the contrary. Any premiums or fees outstanding will become payable immediately. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice.

Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.