



about our insurance services



Royminster Ltd t/a Green Insurance Group
Green Campbell Fisk
South Downs Commercial
Graham Edwards
Stenning Insurance Services
Blackmore Heath

Registered Office:
10 London Road
Bexhill-on-Sea
East Sussex
TN39 3JU

1. The Financial Services Authority

The FSA 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 offer products from a range of insurers.

We only offer products from a limited number of insurers for Motor Legal Protection, Caravan Insurance, Motor Breakdown Insurance, Motorcycle Insurance, Personal Accident & Sickness Insurance, Pleasure Craft Insurance and Travel Insurance. Ask us for a list of insurers we offer products from.

We only offer products from Lorega for Commercial Claims Management and DAS for Household Legal Protection.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

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.

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

We will make charges for Policy set up, Renewal, Mid-Term Adjustments, Duplicate Documents, Returned cheques for whatever reason and Policy Cancellation, in addition to any insurance premiums for the arranging, amending and renewing any insurance policy. These charges will always be advised to you before you purchase the insurance policy or they are incurred, and will include Insurance Premium Tax where applicable.

No Fee

Some cases, particularly in commercial insurance, can involve extensive work to administrate and will require variable fees to be charged. In such cases, any fees will be agreed with the customer in advance of them being incurred.

In the event of a return premium following a cancellation of an insurance policy we will forward the return premium due to you after deducting any commission reclaimed by the insurance company subject to a minimum amount of £25.00

5. Who regulates us?

Royminster Ltd, 10 London Road, Bexhill-on-Sea, East Sussex, TN39 3JU is authorised and regulated by the Financial Services Authority. Our FSA register number is 305828.

Our permitted business is advising on and arranging non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234

6. What to do if you have a complaint

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

...in writing Write to: Royminster Ltd, 10 London Road, Bexhill-on-Sea, East Sussex TN39 3JU

...by phone Telephone: 01424 221888

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

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.

Insurance advising and arranging is covered for 90% 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 is available from the FSCS.

ADDITIONAL TERMS OF BUSINESS

Payment Methods

We normally accept payment by cash, cheque, debit or credit card. Debit cards are accepted at no charge. Credit Cards are accepted but we will make a charge of 2.5%. WE DO NOT ACCEPT AMEX OR DINERS. You will have the option to spread your payments via instalments. Full details about your payment options will be provided in writing to you.

Premiums

In most instances, premiums are collected by Royminster Ltd as agents of the insurer and risk transfer is said to have operated. This means that all monies paid or refunded are regarded as insurer monies on the basis the monies are in respect of insurance cover provided. Should in the unlikely event Royminster Ltd be liquidated, your financial position is protected by the insurers.

For the rare case where risk transfer does not operate and Royminster Ltd are not authorised to act as agent of the insurer for the purpose of handling premiums, you will be asked to make payment of the premium direct to the insurer.

Your responsibilities

You are responsible for providing the complete and accurate information, which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal, but it also applies throughout the life of a policy. If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and mean that claims may not be paid. You should check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.

You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You should take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances that might lead to a claim.

You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

Confidentiality

All personal information about you will be treated as private and confidential. We may use information we hold about you to provide information to you about other products and services which we feel appropriate to you.

We may pass information we hold about you to Green Financial Planning who will also use this to provide information to you about other products and services which they may be appropriate to you.

To make sure you get our best deal and to ascertain the most appropriate payment options for you and to protect you from fraud, we use public and personal data from a variety of sources, including a credit reference agency and other organisations. Our search will appear on your credit report whether or not your application proceeds. By agreeing to the terms and conditions you agree to these uses of your information.

If you do not wish to receive marketing information from us or Green Financial Planning, please write to us at the above address.

17th June 2010