

**** Important information ****

As a preferred customer of CETA Insurance, we want to ensure that you enjoy the best possible service at all times, not least should you need to make a claim. Accordingly it is very important that you inform us of any changes in circumstances since the last renewal or inception of your policy. Such factors include:-

1. a change of occupancy (e.g. property let to a third party).
2. the property being left unfurnished or unoccupied for more than 30 days.
3. a change of use (e.g. paying guests or use for business).
4. you or any person in your home having a conviction, pending prosecution or police caution for any offence other than driving offences.
5. evidence of cracking which may be due to subsidence, heave, or landslip.
6. a change of your occupation (i.e. trade or profession).
7. the property no longer being in a good state of repair.

Should you have any incidents which may give rise to a claim or a change of circumstances before your renewal date, the renewal terms or premium may be revised or withdrawn. Failure to inform us of any changed circumstances could affect the validity of your insurance cover. If you have any doubts as to what facts should be notified, please contact the CETA helpline on 0845 458 2645; or landline 01608 647 612. we will be happy to offer advice.

The information supplied to us by you may be held on computer and passed to insurers for underwriting and claims purposes.

Sums Insured and Excess - Please check your sums insured, it is your responsibility to check these are correct. Also please check your excesses as these may have changed at renewal. The Escape of water excess on all policies is £500. If a voluntary excess has been requested this may be in addition to any standard excess applied. If there are any changes in your circumstances or you have any queries, contact CETA on 0845 458 2645 or landline 01608 647 612.

Claims History - Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or any accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

It is a condition of renewing your policy that you agree to the information held on the computer and that any incidents you tell us about being passed to the relevant organisation to be included on their database. It is also a condition of renewing your policy that you agree that these organisations may pass to us information that they have received from other insurers about other incidents involving anyone insured under the policy. You can ask for more information about this.

You should show this notice to anyone who has an interest in the property insured under the policy. You should keep a record, including any copies of letters, of all the information you supply in connection with the renewal of your policy.

Fraud Prevention and Detection - In order to prevent and detect fraud our Insurers may at any time:- Share information about you with other organisations and public bodies including the Police; Check and/or file your details with fraud prevention agencies and databases, and if you give false or inaccurate information and they suspect fraud, they will record this. They and other organisations may also search these agencies and databases to:- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household; Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies; Check your identity to prevent money laundering, unless you furnish them with other satisfactory proof of identity; Undertake credit searches and additional fraud searches.

Products and Services - CETA and our Insurers hold your details in accordance with the Data Protection Act 1998. Unless you have advised us otherwise we may contact you (by mail, e-mail, telephone or other appropriate means) in order to tell you about carefully selected products services or offers that we believe will be of interest to you. If you do not wish us to do this, please phone us on 0845 458 3068 or write to us at; CETA Insurance, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR

Your cancellation rights - We wish you to be happy with the cover provided by your policy, however, you have the right to cancel within 14 days of receipt of the policy documents without giving a reason. If you choose to cancel, we will refund your premium after first (at our discretion) charging for the cover provided from the commencement date of the contract until the date of cancellation, which may be subject to a minimum charge, plus any costs incurred.

You may cancel the policy at any time by telling us, either in writing or by phone and we will charge you for the days you have been on cover, plus an administration fee and refund the remainder of the premium you have paid unless otherwise stated in your policy booklet.

Complaints - It is our intention to provide you with a high level of customer service at all times. If you should wish to make a complaint about our service, advice or administration, we have a formal complaints procedure. In the first instance you should contact CETA Insurance Ltd in writing or by telephone. Please address your complaint to the Complaints Manager.

Jurisdiction - This contract will be governed by and construed in accordance with English law and will be subject to the jurisdiction of the English Courts.

Terms of Business

1. Who regulates us?

CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307824

Our permitted business is arranging, advising, dealing as agent and assisting in the administration of 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.

2. Whose products do we offer?

We offer products from a range of insurers.

We offer products from a limited number of insurers for Household, Mortgage Payment Protection Insurance, Travel, Commercial Insurance, Boat Insurance, Caravan Insurance, Mobile Phone Insurance and Pet Insurance. Please ask us for a list of insurers that we use.

We offer products from a single insurer for Legal Expenses insurance from UK General Insurance Limited, Personal Accident in or around the home insurance from Groupama Insurance Company Limited, Household Emergency Assistance Cover from UK General Insurance Limited, Equine Insurance from Towergate Underwriting Group Limited, ID Theft Insurance from Ageas Insurance Limited.

3. Which service will we provide you with?

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 will you have to pay us for our services?

We do not charge a fee for quotation or arranging your insurance, however we do charge administration fees and these are in addition to any charge made by the insurer. At our discretion we reserve the right to charge:-

- New Business and Renewal Policy issue up to £15.00
- For a hard copy of your documents up to £2.50 by post or emailed free of charge.
- A change to your policy mid-term, or to amend incorrect information provided by you, or the re-issue documents, up to £15.00
- For the rejection of a Direct Debit payment, credit default or returned cheque up to £15.00
- Payments by credit card 2.5%, Debit card no charge
- If you cancel the policy up to £45.00
- Cancellation charges are in addition to any time on risk charges or fees applied by the Insurer.
- Depending upon the insurer, in the event of cancellation, you may be entitled to a refund of premium subject to no claim having been made.
- In view of costs involved we will not issue any return premiums less than £10.00 after deductions.
- These charges must be paid either with a debit or credit card when requested, or if you are paying by direct debit we will add this amount to your instalments. If you are paying by instalments, an interest amount may apply. We will inform you of the cost of your payments.
- Any other charges or fees applied will be shown on your quotation.

5. Your cancellation rights

At the inception of a new policy, you have the right to cancel your policy within 14 days (30 days for Pure or Payment Protection policies) without providing a reason; See section 4 above for terms.

Depending upon the insurer if you pay by Direct Debit and make a claim, the remainder of the years insurance must either be paid in FULL or the Direct Debit payments continued for the remainder of the policy term.

6. Quotations

The premiums shown are for one year's insurance cover unless otherwise stated. The quotations are valid for 30 days. No cover will be in force until the proposal has been accepted by CETA Insurance Limited on behalf of the Insurer.

7. What to do if you have a complaint

It is our intention to provide you with a high level of customer service at all times, however, if you wish to register a complaint, please contact us:

...in writing The Complaints Manager, CETA Insurance Limited,
CETA House, Cromwell Business Park, Chipping
Norton, Oxfordshire, OX7 5SR

... by phone Telephone 0845 458 3068

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

8. What you must tell us, your duty to disclose information

When you take out a new policy, make an amendment to an existing one, or renew, the insurer will base their cover and price on the information you have provided. If that information is incorrect or anything changes, you should contact us immediately as failure to do so may mean that your insurance may not protect you in the event of you needing to make a claim.

9. Renewals

Shortly before renewal, we may try to speak to you by phone about your renewal requirements. If we do not contact you we will send you a renewal invitation by email and or post and request that you contact us.

If you are paying for your policy by direct debit, or by continuous credit card authority (CCA) and you are happy with your renewal quote you need do nothing at that time. Your direct debit payments will continue automatically and your new monthly payments will be taken as normal. If you are paying by CCA then the indicated amount will be taken from your selected card.

If you are paying by direct debit or CCA we may (but accept no responsibility to) renew your policy automatically if, we have not been able to contact you or you have failed to confirm whether or not you wish to proceed. We would do this for your protection. If you do not wish us to do this simply contact us at any time up to 7 days before your renewal. If we do not hear from you to the contrary, we will treat it that you agree to this.

10. 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

or

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.

11. Applicable law

English law applies to your relationship with us and will be subject to the jurisdiction of the English Courts.