

# Harrington Miller & Co Terms of Business

**Definitions.** "We/us/our" means Harrington Miller & Company, Sycamore Lodge, Marks Hall Lane, White Roding, Essex, CM6 1RT. Telephone 01279 876600. Fax 01279 876005. Email [info@harringtonmiller.co.uk](mailto:info@harringtonmiller.co.uk) Website [www.harringtonmiller.co.uk](http://www.harringtonmiller.co.uk)  
"FSA" means the Financial Services Authority.

**Regulation.** We are authorised and regulated by the "FSA" to sell general insurance products. Our "FSA" number is 305222 and you can check on the FSA's register by visiting website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning 0845 606 1234.

**Status.** We are an independent intermediary (broker) acting on your behalf. Our services includes, advising you on your insurance needs, arranging cover with insurers to meet your requirements and assisting you with any alterations necessary to the insurance we have arranged on your behalf. We place insurance with leading insurers, approved under UK legislation, and we will advise you should we have any special arrangements with them. We may issue policies and handle claims on behalf of some insurers. For certain types of insurance we place business with only one company and we will advise you if this is the case. We will also advise you if we arrange insurance through another intermediary authorised and regulated by FSA.

**Confidentiality.** Unless required by law, public interest, virtue of our being authorised by the FSA or you give your consent all information you supply will be kept confidential to us and parties involved in the normal course of arranging your insurance. Under the Data Protection Act 1998 you have the right to see personal information about you, which we hold in our records. Please be aware that insurers pass information to certain statutory bodies for the purposes of checking information, preventing fraudulent claims and identifying uninsured motorists. Also they may use publicly available data which they obtain from credit reference agencies. Their search will appear on your credit report whether or not your applications proceed. These checks do not affect your credit rating. Unless you contact us to the contrary we will assume that you agree to these uses of your information.

**Disclosure of Information.** Any information, statements or answers you give to your insurer or us are your responsibility and must be correct. Failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover in whole or in part. Material facts are matters or information that may influence your insurer in accepting your proposal or renewal and should be disclosed as soon as possible and certainly before each renewal. You are advised to keep copies of correspondence or documents sent to us. Please do consult us if you are in doubt on any aspect.

**Awareness of Policy Terms.** When a policy is issued you are advised to read it carefully, it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract, you have purchased. Please ask our advice if you are in any doubt over any of the terms or conditions.

**Charges.** We reserve the right to make charges in addition to the insurance premium for arranging, amending, renewing or cancelling any policy of insurance. These charges will be advised to you before you purchase the insurance.

**Claims.** If you have to claim on your policy or have been involved in an accident that may result in a claim you must notify us immediately, failure to do so may invalidate your claim, we will then advise you. In an emergency and outside of our business hours your policy may well contain advice on claims with telephone numbers. You should not admit liability or agree to any course of action, other than emergency measures to minimise a loss, until you have agreement from your insurer.

**Complaints.** It is always our intention to provide a first class service but if you have any cause for complaint you should contact our Principal. Your complaint will be acknowledged promptly in writing and you will be kept informed of the progress of the complaint. If we cannot resolve your complaint to your satisfaction FSA operates a dispute resolution procedure, details are available from FSA. Your insurer also operates a complaint procedure, details of which are in your policy.

**Documents.** We reserve the right to retain certificates or other policy documents until all payments due under the policy have been made. Facilities may be available for payment of premiums by instalments. Full details will be given when we discuss your insurance. If instalment facilities are used we may retain documents until we have received acceptance and/or payment from the finance provider. Where we retain documents we will provide details of your insurance cover.

**Hours of Business.** Our normal hours of business are 9.00 am to 5.00 pm Monday to Friday excluding public holidays.

**Note.** Your acceptance of these terms of business does not affect your legal rights.