

Terms of Business for our Insurance Services

Castleford (Poole) Limited
5A New Orchard
Poole
Dorset BH15 1LY



1. The Financial Services Authority (FSA)

The FSA is an independent watchdog that regulates financial services. It requires us to provide you with this document. Use this information to decide if our services are right for you.

2. Whose Products Do We Offer?

We offer insurance products from a limited number of insurers for :

- Property
- Plant & Mechanical Equipment
- Directors & Officers

Ask us for a list of our insurers

3. Our Service to You?

In arranging insurance for our customers we act as an independent intermediary and act on your behalf when arranging your insurance.

4. How We Select Your Policy

We select the most appropriate policy for your block from a panel of insurers, not only on the basis of price but also level of cover, standard of service & claims handling.

5. What Will You Have to Pay Us For Our Services?

In this capacity there are no additional fees to you when we place insurance on your behalf although we do receive a commission which funds our claims handling service, we reserve the right to charge for handling claims where we do not receive a commission when the work involved is excessive, or when we check the re-building valuation of a property; details available on request.

6. Who Regulates Us?

Castleford (Poole) Limited is authorised and regulated by the Financial Services Authority in respect of insurance contracts. **Our FSA Register number is 305294**

Our permitted business is : **Regulated Activity for Non Investment Insurance Contracts.**

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

7. Your Duty of Disclosure

It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answers may invalidate your insurance cover in part or whole. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your Proposal or Renewal and must be disclosed immediately. The

disclosure of information not only applies at commencement and renewal of your policy, but also at anytime during the period of insurance.

8. What To Do If You Have a Complaint

If you wish to register a complaint please request our 'Complaints Procedure' or review it on our website at <http://www.castlefordmanage.co.uk/downloads/>

Formal Complaints should be made in writing to **Mr A Ford, Castleford Management, 5A New Orchard, Poole, Dorset, BH15 1LY**

If you cannot settle your claim through our 'Complaints Procedure' you may be entitled to refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

web: <http://www.financial-ombudsman.org>

Tel: 0845 080 1800

email: complaint.info@financial-ombudsman.org.uk

9. 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 the first £2000 and 90% of the remainder of the claim without any upper limit.

Further information about the compensation scheme is available from the FSCS.

Financial Services Compensation Scheme
7th Floor Lloyd Chambers
Portsooken Street
London
E1 8BN

web: <http://www.fscs.org.uk>

Tel. 020 7892 7300

email: enquiries@fscs.org.uk

10. How To Contact Us

If you have any questions in connection with our Terms of Business, please do not hesitate to contact us at the address at the top of this document or email to jon@castlefordmanage.co.uk

Castleford Management

