

Terms of Business

Valid for policies incepted after 31/05/2019



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

	We offer products from the whole of market
	We only offer products from a limited number of companies
✓	We only offer products from a single group of companies.

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.
	We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not: <ul style="list-style-type: none">• conduct a full assessment of your needs;• offer advice on whether a non-stakeholder product may be more suitable.

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

	A fee
✓	No fee

5. Who regulates us?

Wedinsure is a trading name of Insuremore Ltd. Registered office: 282 Leigh Road, Leigh on Sea, SS9 1BW. Registered in England No. 10525133. Insuremore Ltd is authorised and regulated by the Financial Conduct Authority No. 824996. You can check this on the FCA Register by visiting the FCA website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234. Wedinsure is underwritten by Aspen Insurance UK Limited, XL Catlin Insurance Company UK Limited, a division of AXA.

6. What to do if you have a complaint?

Wedinsure is committed to giving you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should do the following:

If your complaint relates to the policy then please contact Wedinsure at the following:

In writing: Complaints Department,
Wedinsure
282 Leigh Road
Leigh on Sea
Essex
SS9 1BW

By Email: complaints@wedinsure.co.uk

If your complaint relates to a claim then please contact the Wedinsure Claims Department at the following:

In writing: Wedinsure Claims Department
308-314 London Road
Hadleigh
Benfleet
Essex
SS7 2DD

By phone: 0333 003 3182

By Email: claimcomplaint@wedinsure.co.uk

Wedinsure aims to resolve most complaints within three (3) working days from receipt of the complaint. If we are unable to resolve your complaint within three (3) days we will issue our final decision within 8 weeks of the date we receive your complaint.

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

By writing to: The Financial Ombudsman
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

By the internet: www.financial-ombudsman.org.uk.

By telephone: 0800 0234567 (free from standard landlines, mobiles may be charged)
0300 1239123 (same rate as 01 and 02 numbers on mobile phone tariffs)

Or via the Online Dispute Resolution website:

The Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court. If you have had a problem with something that you have bought on line, you can use this site if you live in the EU and the trader is based in the EU.

The above complaints procedure is in addition to your statutory rights.

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 they cannot meet their 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. Further information about compensation scheme arrangements is available from the FSCS.

8. Meeting your Demands and Needs

This product meets the demands and needs of people who want to cover the cost of the major risks of hosting a wedding. In choosing this product you have not received any personal recommendations from Wedinsure. Full details of the policy benefits and exclusions can be found in the Policy Summary.

9. Your rights to cancel the policy

If having examined your policy you decide not to proceed with the insurance, the policyholder will have 14 days to cancel the policy starting on the day you receive the policy documentation. To cancel, please email us at customer@wedinsure.co.uk stating the reason for cancellation. On receipt of your cancellation instruction, we will refund any premiums already paid, except when you have already made a claim under your policy or your wedding has already taken place.

10. How to make a claim under your policy

Should you wish to claim under your policy, you should call the Wedinsure Claims Line as soon as possible on the following:

Tel: 0333 003 3182

Email: claims@wedinsure.co.uk

Please note the hours of operation are Monday to Friday 9am–5:00pm (excluding Bank Holidays)

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim against you without our written permission. Full details of how to claim are included in the Policy Wording.