



Terms of Business

WH/TOB/102020/v1.0



1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document and please 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 on which wedding insurance policy to buy. 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 White Horse Insurance Ireland dac.

6. What to do if you have a complaint?

We intend to give you the best possible service but if you have any questions or concerns about this insurance or how your claim has been handled please follow the Complaints procedure below:

If you have a complaint regarding the sale of this insurance, please contact Wedinsure as follows:

Email: complaints@wedinsure.co.uk
 Telephone: 0800 005 1261

If you have a complaint regarding a claim you have made please contact White Horse Insurance Ireland dac as follows:

Email: complaints@white-horse.ie

Writing: The Customer Experience Manager,
White Horse Insurance Ireland dac,
First Floor, Rineanna House,
Shannon Free Zone,
Shannon,
County Clare,
V14 CA36,
Republic of Ireland

We will endeavour to deal with any complaint as quickly as possible and we will confirm receipt of any complaint within 3 working days. For informal complaints we aim to provide a final response within 3 days. For formal complaints we will endeavour to provide a final response within 4 weeks with a maximum of 8 weeks depending on the nature of the complaint.

If we cannot settle your complaint, you may be eligible to refer your complaint 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 023 4567
0300 123 9123

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 we cannot meet our obligations to you. 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 wording.

9. Your rights to cancel the policy

If, after reading this policy, this insurance does not meet your requirements, please contact Wedinsure Customer Services within fourteen days (14) of the commencement date and providing no claim has been made or is pending, your premium will then be refunded in full and your policy cancelled. To cancel your policy please contact us by email at customer@wedinsure.co.uk.

10. How to make a claim under your policy

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

Tel: 01733 224 845

Email: whclaims@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.

Before making a claim, you should take immediate action to minimise and reduce further financial losses or damage. In order to make a claim you can download a copy of our claims form online at www.wedinsure.co.uk or contact the White Horse Claims Department.