

# Our Terms of Business (Home and Car Insurance)

## Purpose

**This document governs your relationship with PMGI Limited and sets out our respective rights and responsibilities**

## Accepting our Terms of Business

These Terms of Business form the agreement upon which PMGI Limited (“we”, “our”, “us”) intends to rely when quoting for and arranging insurance for you. For your own benefit and protection you should read them carefully before giving us your instruction.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

## The Financial Conduct Authority

PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority (FCA). Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB. Our Financial Services reference number is 114942. You can check this on the Financial Services register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

## Our Service

Our role is to arrange insurance for you. We are an insurance intermediary and act on your behalf. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

We will provide you with information about the cover to help you make an informed choice, you will not receive advice or recommendation from us. We only offer cover from a single provider.

Prior to the end of any contract of insurance we will write to you with the terms of the renewal of your policy. If we have changed the Scheme insurer you will be informed at that time, when you will be able to decide if you wish to continue with a contract with the new insurer. We have the authority from the insurer to set premiums fairly according to each individual's circumstances and within parameters laid down by the insurer.

## Personal Insurances

For Car insurance we offer insurance from ERS. Optional Motor Legal Protection is provided by ARAG plc.

For Home Insurance we offer insurance from Bspoke Underwriting Limited, underwritten by SiriusPoint Internation Insurance Corporation. Home insurance includes Home Emergency cover provided by ARAG plc.

The optional Family Legal and Identity Theft Protection is also provided by ARAG plc.

Bspoke Underwriting Ltd & PMGI Ltd, trading as Police Mutual are both part of the Bspoke Group of Insurance companies.

For further information, please visit <http://www.policemutual.co.uk/about-us/legal>

## Complaints

We hope that you will be happy with the service we provide. However, if for any reason you are unhappy, we would like to hear from you. You can contact us using any one of the following methods:

**By telephone** - 0151 242 7640

**By email** - [groupcomplaintsteam@policemutual.co.uk](mailto:groupcomplaintsteam@policemutual.co.uk)

**In writing** - Police Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

If for any reason we are unable to resolve your complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service.

You can obtain further information by visiting [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) or by calling 0800 023 4567.

## Compensation scheme

PMGI Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Payment for our services

We receive commission from the insurers or product providers which is a percentage of the total annual premium. If you wish to know how much commission we receive in respect of your policy please ask. In addition we may make a charge for handling your insurances. For example, if you cancel your policy after your 14 day cooling off period a charge of £40 may apply. You will receive a quotation which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded.

## Handling client and/or insurer money

We act as the agent of the insurer when collecting your premiums. Premiums are held in a separate bank account for the benefit of the insurer. This is a safeguard for you as it means that your money and insurance cover is not at risk if we became insolvent.

## Cancellation of insurances

You can cancel at any time. If you cancel, you will only be charged for the time you've been covered, subject to a minimum charge of £25 plus IPT (Car insurance Only). If you cancel more than 14 days after your policy start date we may also charge a £40 cancellation fee. If you make a claim or are going to make a claim, your premium will be payable in full.

## Ending your relationship with us

You may terminate our authority to act on your behalf with 14 days' notice or as otherwise agreed. Notice of this termination must be given in writing or by phone and will take effect from the date of receipt. Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions

## Your responsibilities

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, or renew your policy. Please tell us immediately if there are any changes to the information set out in the Application Form/Statement of Fact or on your policy schedule. We will tell you whether your insurer is able to accept the change, and if so, whether the change will result in revised terms and/or premium being applied to your policy

If the information provided by you is not accurate your insurer may cancel your policy and refuse to pay a claim, may not pay a claim in full or may revise your cover, excess or premium.

If you are unsure about any matter, please contact us for guidance.

## Claims handling arrangements

Car insurance claims are administered by ERS.

Home insurance claims are administered by Innovation Group (Buildings and Contents) and Kennedys Law (Liability).

Claims for Home Emergency, Family Legal And Identity Protection and Motor Legal Protection are administered by ARAG plc.

## Privacy

### How we will use your personal data

PMGI Limited (Police Mutual) is committed to respecting and protecting your personal data. This sets out what we will do with your information and the arrangements we will make to keep that information private and safe. It also explains your rights

If you have any questions or comments regarding this privacy notice, or if you're not happy with the way we use your information, please contact us using the following details:

- **Post:** 4th Floor, 24 Old Bond Street, London W1S 4AW.
- **Email:** [datacontroller@bspokegroup.co.uk](mailto:datacontroller@bspokegroup.co.uk)

### What information do we collect about you?

The information we collect about you varies depending on the reason for the interaction but may include:

- Personal information and contact details such as name, date of birth, National Insurance Number and address
- Job title and employment details
- Lifestyle and social circumstances
- Information about your physical and mental health
- Information about family members
- Details of when you contact us and when we contact you
- We may supplement the data we collect about you with information we obtain from third parties. Before we use this information, we ensure that the third party

- Online information for example Cookies and IP address (your computer's internet address), if you use our websites.

### How will we use the information we collect?

We will use the information we collect about you in the following ways:

- To respond to an enquiry or provide you with a quotation
- To provide you with the requested product and administer that product
- To notify you about important changes or developments to the features and operation of products and services
- To carry out market and brand research and analysis
- To develop, test the performance of and manage our brands, products, services and internal processes
- To develop new products, services and propositions
- To inform you about products, services, offers, competitions and promotions
- To administer offers, competitions and promotions
- To show you selected content and advertisements via social media (for example, using Facebook Custom Audiences and Google Custom Match). You can use the preference settings of the social media provider to manage how and if these appear. For more information view our Social Media Policy at [www.forcesmutual.org](http://www.forcesmutual.org)
- To develop and test the effectiveness of marketing activities
- We may analyse your personal data to create a profile so that we can contact you with information relevant to you. When building a profile, we use Experian software, to provide us with insight into our customers. The software uses a variety of publicly available and market research sources to divide the population into a series of categories. The categories are a way of grouping people who are likely to have similar social, demographic (i.e. age, location) and financial circumstances. The results are assessed and combined so we get a picture of our customers as a whole, and tailor the products and services we provide

We are required by law to have a specific reason for collecting and using your personal data:

- We rely on the agreement between you and us when arranging your insurance
- In certain circumstances, we have a legal obligation to disclose your personal information to a third party
- Provided your fundamental rights are not overridden to pursue our legitimate interest, for example, to conduct market and brand research, undertake product, service and proposition development and direct marketing by post and telephone
- We rely on consent when using your information for direct marketing activities by SMS and email, as well as when we process certain categories of data such as health information and details of criminal convictions

### Who might we share your information with and why?

We might share your information with third parties in certain circumstances including those listed below:

- Insurance providers such as ERS who are our Car Insurance provider, or Bspoke Underwriting Limited, and SiriusPoint International Insurance Corporation, who are our Home Insurance providers.

- The companies trading as Police Mutual as listed below in order to keep your information up to date and for direct marketing purposes:
  - PMHC Limited: offers healthcare schemes
- Within our group of companies, our agents and third parties who provide services to us
- Insurers/Reinsurers
- Claims – Third party administrators
- Complaints – Third party administrators
- Your Broker or Intermediary, other organisations, including parties they are contracted with who provide a service related to an insurance policy
- Loss adjusters
- Regulatory authorities
- Fraud prevention agencies
- Legal & crime prevention agencies
- The Claims and Underwriting Exchange Register (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), where the data is controlled by the Motor Insurers' Bureau, and other relevant databases
- Employer Liability Tracing Office (for commercial policies containing employer's liability cover)
- Any additional insured parties who may communicate with us on your behalf, provided they have the necessary permission
- Other parties that have or may acquire control or ownership of our business (and our or their professional advisers) in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency—usually, information will be anonymised, but this may not always be possible. The recipient of any of your personal data will be bound by confidentiality obligations

## What precautions do we take to protect your information?

We take appropriate technical and organisational measures to prevent the loss, misuse or alteration of your personal information.

If personal information is processed outside of the UK we will ensure that adequate safeguards to protect data are in place, such as, appropriate contractual arrangements and assurances. Assurances may include recognised certification schemes, such as, the US Privacy Shield.

In the event of a personal data breach we will notify you and the Information Commissioner's Office if we are legally required to do so, or there is a risk to your rights and freedoms as a result of the breach.

View our Security Policy at [www.policemutual.co.uk](http://www.policemutual.co.uk) for more information.

## How long do we keep hold of your information?

We will retain a record of your personal information for as long as you have an insurance policy administered by us.

We will also retain that information for a period of seven years after you policy ends to ensure we are able to comply with applicable regulatory and legal requirements.

If you make an enquiry, we will retain a record of your personal information for at least two years.

## Your rights

Where you have given consent to use your personal data, you have the right to withdraw that consent at any time by emailing [nomarketing@policemutual.co.uk](mailto:nomarketing@policemutual.co.uk) or by calling 0151 242 7640.

You have the right to request a copy of the information that we hold about you.

In some specific circumstances you may have the right to request that we provide you with the information we hold about you in an electronic format so that you can transfer it to another provider.

We want to make sure that your personal information is accurate and up to date. You can ask us to correct information you think is inaccurate.

In certain circumstances, you may have the right to object to us using your personal information, to restrict processing of your information, or to have your information deleted.

You also have the right to object to your personal data being used for direct marketing purposes.

For more details or to exercise any of these rights, please contact our Customer Services Team on 0151 242 7640 or write to us at: Police Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG.

We will provide a response within 30 days, if not sooner. There is normally no charge for exercising any of your rights.

## Complaints

If you have any concerns about the way we use your information, you can raise these with us by following our complaints procedure. To find out more call 0151 363 5290.

You also have the right to refer your complaint to the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk) or by calling 0303 123 1113.

You can view a full copy of our privacy policy at [www.policemutual.co.uk](http://www.policemutual.co.uk)