

Terms of Business - Home Insurance



Please read this Terms of Business and Important Information document carefully as it contains important information relating to your motor insurance policy and how we use your information. If you are unclear about any aspects of this document or have any questions, please call our Customer Service Department.

The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Who we are

The Caravan and Motorhome Club's Home Insurance is arranged on behalf of The Caravan and Motorhome Club by Devitt Insurance Services Limited, an Independent Insurance Broker. Devitt Insurance Services Limited is registered in England and Wales under number: 2438974. Registered address: North House, St Edwards Way, Romford, Essex RMI 3PP.

Devitt Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Register number 312328.

Our permitted business is to advise about and arrange general insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

Whose policies do we offer?

We can act both as agent of the Insurer and on your behalf. Unless we tell you otherwise, we are acting on your behalf. Depending on the type of insurance purchased, we either offer policies from a limited number of insurers or a single insurer as detailed below:

Insurer	Product(s)
Ageas Insurance Ltd	Motorcycle, Car, Motorhome, Home and Van
Aviva Insurance Ltd	Motorcycle and Home
AXA Insurance UK Plc	Motorcycle, Car, Van and Motorhome
Covea Insurance Plc	Car and Household
ARC Legal Assistance Limited	Home Legal cover
Europa Insurance	Motorcycle
Highway Insurance Company Ltd	Motorcycle and Van
Liverpool Victoria Insurance Company Limited (LV)	Car, Home and Motorhome
KGM Insurance	Motorcycle and Car
Novitas Insurance	Motorcycle
Sabre Insurance Company Ltd	Car and Van
Prestige	Home

Single Insurer	Product(s)
Allianz	Legal Expenses Cover
Arch Insurance International	Personal Accident Insurance
Arch Insurance International	Personal Accident and Helmet and Leathers Insurance
Single or Limited insure/provider	Product(s)
Arch Insurance International	Personal Accident and Helmet and Leathers Insurance
Arch Insurance International	Helmet and Leathers Insurance
RAC	Breakdown cover

Which service will we provide you with?

If you purchase your insurance on our website, we may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

If you contact our office to make a payment or seek any advice, you will be provided with a personal recommendation after we have assessed your needs.

If you need to clarify anything before buying any insurance policy, please contact Devitt on 0345 504 0338. Calls may be recorded.

Your Responsibilities - Information and changes your insurer needs to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

If you provide incorrect or incomplete information, then your insurer may cancel your policy, treat your policy as if it never existed, refuse to pay a claim or reduce the amount of any claim payment.

Please tell Devitt immediately to let your insurer know if there are any changes to the information set out in the proposal form/Statement of Fact, certificate of motor insurance or on the policy schedule.

Motor Insurance available on this website is underwritten by a panel of insurers. You will be told which of these Insurers is underwriting any particular quotation before you decide to purchase insurance.

Your right to cancel within the 14-day 'Cooling off' period

You have a statutory right to cancel your policy within 14 days, either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. We will return any premium paid, less our administration fee* and any charge for the number of days for which insurance cover has been provided. However, no refund will be due if a claim involving the total loss of your vehicle has been made during that period. *Please refer to 'Our Fees and Charges'.

Your right to cancel after the 14 day 'Cooling off' period

After the 14 day cooling off period, you can still cancel this policy at any time by letting us know. Provided that no claim has occurred in the current period of insurance, your insurer will calculate the premium for the period they have been insuring you and a rebate will be allowed in accordance with the scale shown in your policy booklet. We will return this premium less our administration fee, as outlined in 'Our Fees and Charges'.

Cancellation of optional extras cover policies

If your insurance is cancelled, any optional extra policies will also be cancelled. If this occurs within the cooling off period, a full refund of the premium will be allowed. If the policy is cancelled outside the cooling off period, no refund will be allowed.

Instalment Payments by Direct Debit

Most premiums may be paid by monthly instalments, subject to a deposit premium being paid by credit or debit card. Full details of the terms and conditions will be provided if you elect to make this type of payment.

Premium finance is provided by Devitt Insurance Services Limited. When offering instalments we act as a loan provider, this means we agree to advance you the amount of credit to pay for the premium and our administration fee due for your insurance, we will notify you of the renewal premium in advance of the renewal date and up to 7 working days before your renewal date we will collect your renewal premium by this method of payment unless you advise us otherwise. We will be unable to automatically renew your policy if you have an unpaid balance or we have been unsuccessful in collecting the premium. Devitt Insurance Services Limited will charge the payment card held on record for each future renewal premium due. You may inform us of any changes or opt out of automatic renewal at any time by contacting our Customer Service Team.

To renew your funding of the premium, we need you to enter into a new fixed sum loan agreement with 0% interest and charges.

Automatically renewing your policy by credit/debit card

If you are paying in full by credit/ debit card, for your convenience and protection, Devitt Insurance Services Limited will arrange for your policy to be automatically renewed. You should be aware that we are only able to guarantee automatic renewal when:

- you have already made us aware of any changes to your policy details
- your credit or debit card details previously supplied have not changed.

We will notify you of the renewal premium in advance of the renewal date, and up to 7 working days before your renewal date, we will collect your renewal premium by this method of payment, unless you advise us otherwise. We will be unable to automatically renew your policy if you have an unpaid balance or if we have been unsuccessful in collecting the premium. Devitt Insurance Services Limited will charge the payment card held on record for each future renewal premium due.

You may inform us of any changes or opt out of automatic renewal at any time by contacting our Customer Service Department.

Payment default or outstanding payment following a policy change or cancellation

Where we hold details of the payment card used to purchase your insurance, you authorise us to charge this card for any monthly payment due which you fail to make on the due date and/or any outstanding amount following a cancellation or a change to your policy. We will let you know prior to any collection.

Set-off Agreement

You agree that Devitt Insurance Services Limited may set off a debit balance on an account with a credit balance held by you. Before we do this, we will let you know.

Premiums

The FCA rules are designed to protect you if an insurance intermediary fails or is unable to transfer any premium money it has received from you to the insurer, or any premium refunds that it has received from the insurer to you. We are governed by strict rules pertaining to such money, set down by the Financial Conduct Authority.

We act as agents for the Insurer for the collection and refund of premiums. This means premiums are treated as being received by the Insurer when received in our bank account and any premium refund is treated as received by you when it is actually paid over to you. When you purchase insurance policies/products through us, and for any subsequent transactions, your insurer pays us a percentage commission from the total premium.

Documentation Required

If you have informed us that you are entitled to a No Claim Discount, you will need to provide evidence of this within seven days of your policy being inception. Failure to provide this within the seven days may result in your policy being cancelled. Your Insurer will charge a time on risk premium, and we will charge a cancellation fee in line with 'Our Fees and Charges'.

Our Fees and Charges

All policies available on this website run for 12 months from the inception date.

In order to provide you with our most competitive price, the administration charge we need to make to arrange your insurance is kept to the lowest amount possible. Where we receive commission from an Insurer, we may use a proportion of this to minimise our administration charge, thereby reducing the total price payable.

We will always show you the total amount you need to pay, which includes the premium due to the Insurer for your insurance cover, Insurance Premium Tax where applicable and the effect of our administration charge or any commission rebate. **This may mean the net premium shown on your policy schedule will be different from the amount we charge you for the insurance cover.**

These Fees are in addition to any charges levied by your insurer. The table below shows our current fees and administration charges:

Transaction/Charge Description	Our administration charge	Additional Information
Quotations	No charge	
Cancellation within the 14-day 'Cooling off' period	£0.00	
Cancellation outside the 14-day 'Cooling off' period	£40.00	
Mid-term changes	£25.00	If a mid-term change results in a refund, our administration charge will automatically be deducted from this amount. No refunds under £10 will be made.
Duplicate documents	No charge	
Renewal fee	£0.00	As shown on your documentation.
Direct debit defaults and unpaid cheques	£0.00	
New business administration fee/discount	£0.00	As shown on your documentation
Misrepresentation or non-Disclosure	£100	This charge will apply if we have been instructed by your insurer to cancel your policy as a direct result of misrepresentation or non-disclosure by you at time of the quote and/or inception of the policy.

Please note that fees and administration charges are not refundable. If we have given you a discount off your premium at inception, renewal or policy amendment, this will be deducted on a pro rata basis from any refund due to you on cancellation.

How to make a claim

To make a claim, telephone 0345 604 4461 or write to:
Devitt Insurance Services Limited,
North House,
St Edwards Way,
Romford,
Essex RMI 3PP.

Regulation and Compensation

All of the Insurers we arrange insurance with are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website at www.fscs.org.uk

We and your Insurers are covered under the Financial Services Compensation Scheme. Should a company be unable to meet all its liabilities to policyholders, compensation may be available.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk or by writing to the:

Financial Services Compensation
Scheme, 10th Floor,
Beaufort House,
15 St Botolph Street,
London,
EC3A 7QU.

Complaints Procedure

Our aim is always to provide a first-class service. Should you feel the need to complain about our service please write to the Customer Satisfaction Manager, Devitt Insurance Services Limited, North House, St Edwards Way, Romford, Essex RMI 3PP. Alternatively, phone us on 0345 300 4290.

If we are unable to resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone No. 0300 123 9 123. Website at www.financial-ombudsman.org.uk

Lloyd's of London Policyholders

If your complaint is against a Lloyd's Insurer, you may refer your complaint to Lloyd's. Lloyd's will investigate your complaint and provide a final response. Lloyd's contact details are:

Complaints

Lloyd's
One Lime Street
London
EC3M 7HA

Email: complaints@lloyds.com
Telephone: 020 7327 5693
Website: www.lloyds.com/complaints

If you remain dissatisfied with Lloyd's final response, you may refer your complaint to the Financial Ombudsman Service.