

Mr Mark Ridsdale
Welsh Fencing Ltd
43 Heol Miskin
Pontyclun
CF72 9AJ

26 October 2022

Our ref: 27391215

Dear Mr Ridsdale

Commercial Combined Package insurance policy number: 9375023

As you may be aware, the above policy falls due for renewal on 14 November 2022. We have worked with a single insurer for this product and we are pleased to enclose your renewal invitation from your current insurer.

Your renewal premium

Your renewal premium is £1,072.51 including Insurance Premium Tax.

Reviewing your cover

It's a good idea to review your sums insured and policy cover regularly, and renewal is an ideal time to do this, especially if your business activities have changed or if you require any alterations to your cover.

This product meets the demands and needs of businesses who wish to protect their assets, earnings and legal liabilities. By purchasing this policy you confirm that this is a fair description of your insurance demands & needs.

Please read the enclosed documents carefully, including our Terms of Business Agreement, to ensure that you understand the service we are providing and that the policy meets your needs. If you would like to make changes or discuss your policy in more detail, please contact us on 0333 234 0021. We're here Monday to Friday 9am – 5pm.

Paying for your cover

It is important that we receive payment prior to the renewal date of your policy to ensure that your cover is maintained. We have a number of payment options available to you:

- Debit/Credit Card over the phone
- BACS
- Cheque

Alternatively, if you would like to discuss paying monthly via a premium finance loan through Premium Credit Limited, please call us.

If payment is not received before your policy expires, your cover will lapse and you will need to take out a new policy.

Fees and charges explained

We will always be clear and transparent about our fees. We charge fees to cover the costs involved in servicing and cancelling your policy.

	Fee(s) for any transactions made
Renewal fee This fee covers the cost of renewing your policy	£0.00
Cancellation fee This fee is charged if you cancel your policy	£35.00

Please note, it remains your obligation to disclose to us all material circumstances which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. You must ensure that all material statements of fact are correct and not misleading, and are provided in good faith. Failure to do so could result in your policy being avoided, written on different terms or a higher premium being charged.

Material circumstances are details which could influence the acceptance or assessment of the risk. If you have any doubt about what circumstances are considered material, it is in your interest to disclose them. We will be happy to help if you have any questions about this.

You can also review and change your marketing preferences at any time by contacting us. We don't share your information with anyone outside of the Endsleigh group of companies for marketing purposes.

I trust you will find all to be in order and look forward to continuing to provide your insurance protection.

Yours sincerely

Sam Charleton PropertyOwnerSupport@Endsleigh.co.uk
Insurance Consultant
Endsleigh Insurance Services Limited
Sam.Charleton@Endsleigh.co.uk
Tel: 0333 234 0021

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Invoice

Date: 26 October 2022

Client Ref: 27391215

Policy Type	Insurer	Policy Number	Policy Term	Amount (£)
Commercial Combined Package	Hiscox Insurance Company Limited	Policy Number: 9375023	14/11/2022 to 13/11/2023	957.60
Sub total				£957.60
VAT				£0.00
Insurance Premium Tax				£114.91
Admin Fees				£0.00
TOTAL				£1,072.51

Payment Terms: By Renewal Date

- Debit/Credit Card over the phone
- BACS
NatWest Bank, Promenade, Cheltenham, GL50 1LH
Sort Code 60-05-16, Account Number 18620086 Reference: 27391215
- Cheque

Alternatively, if you would like to discuss paying monthly via a premium finance loan through Premium Credit Limited, please call us.

Our Address: Endsleigh Insurance Services Limited, Endsleigh Park, Endsleigh House, Shurdington Road Cheltenham, GL51 4UE.

Commercial Terms of Business (Non-advised)

About Us

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site register.fca.org.uk

Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited, which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Our service to you.

Endsleigh Insurance Services Limited is an insurance intermediary. The services we provide you with include acting on your behalf to:

- explain the main features of the insurance cover to you;
- arrange insurance cover with insurers to meet your requirements based on the information you have provided to us;
- help you with any subsequent changes to your insurance cover you wish to make;
- assist with the renewal of your insurance policy;
- direct you to your insurer to notify a claim

You will not receive advice or a recommendation from us. We may ask you 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.

Whose products do we offer?

We offer a wide range of commercial insurance products. The product offered may be selected either from a single insurer, a panel, or on the basis of a fair analysis of the market. This depends on the type of insurance you require.

We will provide you with details of how we have made our product selection prior to you making a decision to buy.

Please note that Endsleigh Insurance Services Limited is part of the same group of companies as KGM Underwriting Services Limited, who we sometimes use to arrange motor and related insurance for our clients.

Your obligations

It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility. You must take reasonable care not to make misrepresentations when answering an insurer's questions. If you are careless in answering the insurer's questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and enable the insurer not to pay your claims. Please do consult us if you are in doubt on any aspect. The requirement for correct information not only applies at commencement and renewal of your policy, but also at any time during the policy term.

Payment for our services

Unless agreed in writing, all premiums are due before your cover commences. We can accept payment by cheque, BACS, credit or debit card or you may be able to spread your payments through an instalment scheme run by your insurer or credit from a finance provider. The options will be discussed with you at the time you complete the contract.

We will receive a commission from the insurer where you enter into an insurance policy with them through us. You are entitled at any time to request information regarding earnings that we receive as a result of placing your insurance business.

We reserve the right to charge fees, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling of any policy of insurance. Details of charges will be declared in our correspondence with you prior to inception of any policy and at every renewal.

In the event that we are unable to recover an outstanding balance on your account, we will pass this to our debt collection agency.

How we hold your policy premiums

We act as agents for the insurer for the collection and refund of premiums. This means that premiums are treated as being received by the insurer when cleared funds are received by us from you, and that any premium refund is treated as received by you only when it is actually paid over to you by us.

Your Policy

This product meets the demands and needs of those wishing to ensure that in the event of loss or damage to the structure of their home, and/or the contents within it, during the policy term claims for repair or replacement will be met. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Renewals

If you originally paid in full, and you wish to accept renewal then you need to contact us using the details provided in the renewal invitation to make payment.

If you originally paid monthly, your direct debit will continue and your insurer or Premium Credit Limited (PCL) will contact you with confirmation of the new monthly amount.

If you decide not to renew your policy, or you would like to change your payment method, simply call us on **0333 234 0021** as soon as you receive your renewal quote, and before your policy renewal date, and we will ensure no further payments are taken.

How to make a claim

To make a claim under your policy please contact us on **0333 234 0021**

Cancellations

You may cancel your policy within 14 days from the day after the commencement of cover by giving notice to us. Where you exercise such a right you are obliged to pay the insurer a charge for the time on risk plus the insurer's cancellation charge, which is detailed in your policy wording.

For any other mid-term cancellation you will receive a proportion of your premium as defined in your policy, less our cancellation charge and, if you pay by premium finance, any amount due to Premium Credit Limited. If a cancellation charge is made by your insurers this will be detailed in their policy wording. Any shortfall will be separately charged to you.

To cancel your policy please call us on **0333 234 0021**

About monthly payments

If you have chosen to pay for your insurance monthly using a premium finance loan from Premium Credit Limited (PLC), you should be aware that if you cancel your Direct Debit instruction or fail to make a payment you will be in default of your credit agreement. You will be charged a default fee by PCL every time this happens, as specified in your credit agreement. PCL will write to you in these circumstances and you will have 14 calendar days to resolve the payment issues and, if required, to set up a new Direct Debit instruction. If the default is not resolved, then:

- PCL may terminate your credit agreement and the full amount outstanding under that agreement will become immediately due
- We may reimburse PCL with any monies that you owe them and seek to recover this amount from you alongside any cancellation fee owed to us
- We may cancel your insurance policy. Any premium you have already paid will be used towards the cover you have received to date and the cancellation fee due to us
- If, after cancellation of your policy, there is still an outstanding balance owed to us we may debit this from the card provided when your policy was issued, as outlined in the 'Continuous payment authority' section of our Terms of Business agreement with you
- If we are unable to recover the outstanding amount we may pass this to our debt collection agency and this will incur additional charges of 18% + VAT based on the full outstanding amount owed

Ultimately, failure to pay may result in action being taken that could affect your future ability to obtain credit from any source. It is important that you contact Endsleigh or PCL as soon as you are aware you may have difficulty in making a payment.

Please note: if a claim has been made against your policy you are liable for the full annual premium.

Complaints

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us:

by phone 0333 234 0021
by post Customer Liaison Department
Endsleigh Insurances Services Ltd
Shurdington Road
Cheltenham GL51 4UE.

For any claim-related complaints or issues, please refer to your claims correspondence for contact details. You have the right to contact the insurer(s) directly. If your complaint is not resolved to your satisfaction you have the right to ask the Financial Ombudsman Service to review your case if you are any one of the following:-

(1) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh;

- (2) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh;
- (3) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh

Contacting the Ombudsman will not affect your rights to take legal action against us. If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

<https://www.financial-ombudsman.org.uk/>

Data protection

Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details are in our privacy policy, which you can find at endsleigh.co.uk/privacy

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation if we are unable to meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information is available at fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

Which laws apply to this contract?

English law governs these terms and you can bring legal proceedings against us in the English courts. If you live in Scotland, you can bring legal proceedings against us in either the Scottish or the English courts. If you live in Northern Ireland, you can bring legal proceedings against us in either the Northern Irish or the English courts.