

## Terms of Business

### Who we are

Insignia Underwriting is a trading name of Barbarus Ltd. Barbarus Ltd are insurance intermediaries whose registered office address is Epsilon House, West Road, Ipswich IP3 9FJ.

Insignia Underwriting is the brand name that describes the relationship with customers or prospective customers who are or may be covered under insurance products provided through Barbarus Ltd.

For more information, telephone us on +44 (0) 1722 597 980 or email: [admin@insigniaunderwriting.co.uk](mailto:admin@insigniaunderwriting.co.uk)

Barbarus Ltd has no direct or indirect financial holding in any insurer.

### Our contact details

When you select an Insignia Underwriting product, Insignia Underwriting will underwrite that insurance product trading from the following address:

Cross Keys House, 22 Queen Street, Salisbury, Wiltshire SP1 1EY  
+44 (0) 1722 597 980

Email: [admin@insigniaunderwriting.co.uk](mailto:admin@insigniaunderwriting.co.uk)

Responses to messages received from you by e-mail will be acknowledged no later than the following working day. Amendments to your policy requested by e-mail will become effective when you receive either written or verbal confirmation from us.

### Who regulates us

Barbarus Ltd are authorised and regulated by the Financial Conduct Authority and our Financial Services Register number is 617848.

Barbarus Limited are permitted to assist in the administration and performance of non-investment insurance contracts for commercial and retail customers.

These details may be checked on the FCA's register by visiting [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768.

### Our products and services

We offer products from Axiom Underwriting Limited for travel, all other products are provided by Arch Insurance Company (Europe) Limited, both Companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

You will not receive advice or recommendations from us for Insignia Underwriting products and the products are sold on a purely non-advised basis.

Your insurance premium and insurance premium tax will be shown in your quotation and will be the price you pay for the selected product.

### What will you have to pay for our services?

No fees will apply to Insignia Underwriting products when you buy, renew or alter a policy, or require duplicate documents.

In certain circumstances your Insurer may repay part of your insurance premium(s) to us. This can occur where, for example, the risk covered by your policy is reduced or the policy is cancelled. Where the amount of the refunded premium is less than £10 (per policy) we will retain such amount, but where a mid-term adjustment or cancellation charge is made we will set it off against such charge.

### Disclosure

All quotations are given on the basis of "utmost good faith". You are under a duty to provide complete and accurate information and disclose all material facts that would influence an insurer in deciding whether a risk is acceptable and, if so, the premium terms and conditions to be supplied. A failure to disclose material information or any inaccuracies may lead to your policy being cancelled, deemed void or affect any potential claims.

We will not be responsible for any failure by you to disclose material information or misrepresentation, howsoever caused.

### Amending your policy

Should you wish to amend your policy during its term we do not charge any fees. Should you wish to amend your policy you must contact us at Insignia Underwriting, Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by telephone on +44 (0) 1722 597 980.

Should you make any amendments to your policy we will re-issue your documentation to reflect any change.

### Insurer money

After receipt of payment we hold money on behalf of insurers in accordance with our agreements with them. Our terms of business with insurers include provision that premium payments are considered as insurer money and are held in Insurer Trust Accounts. We are not permitted to, and do not, use insurer money balances to provide credit for customers or potential customers.

As a consequence of these rules we will not be able to allow a refund of premium until such time as we receive the credit of premium from the Insurer. Any interest earned on insurer money held by us will be retained by us for our own use.

At all times, insurer money will be held with a UK Clearing Bank authorised by the FCA.

## Money Laundering/Proceeds of Crime Act

UK Law requires us to obtain evidence of the identity of clients for whom we act at the start of the business relationship and document that evidence

Under UK Money Laundering Regulations we are obliged to report to the Serious Organised Crime Agency any situation giving rise to a suspicion of money laundering.

A formal report may be made where there is a suspicion relating to a client's identity, or where the transaction does not appear to be rational in the context of the clients business or personal activities.

We are prohibited from disclosing any report to the client.

## Information on costs and payment

You can choose to pay the annual premium in full by cheque and most major debit or credit cards. A charge of 2.5% will be payable in respect of payments made by credit card.

Where we are able to offer payment by direct debit on an instalment plan this will be provided by Close Premium Finance (CPF), Wimbledon Bridge House, 1 Hartfield Road, London SW19 3RU.

Quotations are available on request. Please note we earn a small commission from CPF, where premiums are financed by them.

If any direct debit or other payment due in respect of the credit agreement you enter with CPF to pay insurance premiums is not met when presented for payment or if you end the credit agreement with CPF or if you do not enter the credit agreement with CPF we will be informed of such events by CPF. You may incur costs as a result of this and these will be charged and informed to you directly by CPF.

## Cancellation

Should you wish to cancel your policy, you may do so at any time by contacting us at Insignia Underwriting, Cross Keys House, 22 Queen Street, Salisbury, Wiltshire SP1 1EY. You will be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

If we cancel your policy we will give you 30 days' notice in writing to your last known correspondence address. You will be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

## Data Protection Act 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

Our Privacy Policy is available to read on our website [www.insigniaunderwriting.co.uk](http://www.insigniaunderwriting.co.uk). A written version is available upon request.

## Law applicable

Unless specifically agreed to the contrary in writing, these terms and any policy issued shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

## What to do if you have a complaint

Our objective is to provide a high standard of service to you at all times. However, we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly.

If you wish to register a complaint please contact us in writing to:

The Managing Director, Insignia Underwriting, Cross Keys House, 22 Queen Street, Salisbury, Wiltshire SP1 1EY or by telephone on +44 (0) 1722 597 980 or by email to [info@insigniaunderwriting.co.uk](mailto:info@insigniaunderwriting.co.uk)

In all cases please quote your policy reference or quotation reference number.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. They can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR or by telephone to 0800 023 4567 or 0300 123 0123 (for mobile users) or by email to [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

If you bought your insurance online, you can also register your complaint on the Online Dispute Resolution website at <http://ec.europa.eu/odr> which has been set up by the European Commission.

## The Financial Services Compensation Scheme

We are 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 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 at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting us.