



**totalrent**  
*guarantee insurance*

terms of  
business  
agreement

Please read this document carefully as it sets out the basis on which Total Landlord Insurance will provide Legal Expenses & Rent Guarantee insurance services to you as a consumer client of the firm. Payment of the premium constitutes acceptance of these terms however please contact us if there is anything you are not clear on.

Should the firm change any of its business terms at a future date, these will be reflected on our website [www.totallandlordinsurance.co.uk](http://www.totallandlordinsurance.co.uk) and existing clients will also be advised in writing.

### **Information About Our Regulatory Status**

Total Landlord Insurance is a trading name of HFIS Plc. HFIS Plc is an independent general insurance brokerage authorised and regulated by the Financial Services Authority (FSA). The permitted business is advising on, arranging, dealing in, and assisting in the administration and performance of non-investment insurance contracts. Our FSA Register number is 306513. These details can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

### **Relationships And Conflicts Of Interest**

As independent insurance intermediaries we usually act as the agent of our client and in this respect we are subject to the law of agency, which imposes various duties on us. However, in certain circumstances we may act for and owe duties of care to other parties. These conflicts of interest could arise where we have authority to act on behalf of an Insurer in terms of either arranging cover or dealing with a claim. This authority is known as a "Delegated Authority" and applies to this insurance contract in respect of arranging the cover only.

Treating customers fairly is our priority and should we feel there is a conflict of interest that may affect our ability to provide you with the best possible service we will discuss this matter with you.

### **Scope Of Service**

We carry out a fair analysis of the market on an annual basis in order to identify suitable products that meet the demands and needs of clients requiring Legal Expenses & Rent Guarantee insurance. This means that we have compared the products of a range of insurance providers which are chosen by us as being of a reputable standing, providing a quality level of service and policy cover, and not just based on pricing alone. Following our analysis the insurance offered under this contract is from a single Insurer. At any time you may ask for further information on our breadth of search.

Upon receipt of your instructions we will place your insurance with insurers, and keep you informed of the progress of our negotiations. We will also advise you promptly of any inability to place your insurance.

### **Security**

We **do not** guarantee the solvency of the insurer we place business with. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

### **Policy Documentation**

Our aim is to produce documentation and correspondence in a clear and understandable format and in a timely manner. In the event of any uncertainty we would ask you to let us know immediately: we are always happy to clarify the cover provided.



You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Please remember all policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely. We also recommend that you keep policy documents for as long as a claim is possible under the policy.

We will endeavour to provide you with renewal terms in a durable medium no less than 21 days before expiry of the policy, or receive notification from the insurer that renewal is not being invited. Attached to the renewal terms will be a statement of any changes to the terms of the policy, and changes to directive-required information (information required under the EU Directives), statement of price and information about cancellation. Depending on the complexity of your insurance contract, renewal terms may be subject to delays outside of our control.

You will be given an explanation of any changes, where necessary and in good time, which may appear in your policy and you will be advised of your right to request a new policy statement.

If renewal is not being offered you will be notified no less than 21 days before the expiry of the policy, or as soon as we are advised by your insurer, whichever is the longer. Mid-term changes to your policy will be provided in good time, prior to the change taking effect wherever possible. It is our policy to retain documents for business effected on your behalf in electronic or paper format. In respect of insurance cover the period is up to two years after any cover has ceased.

### **Claims**

You must notify the claims helpline as soon as possible of a claim or circumstances that may give rise to a claim. The telephone number can be found within the Policy Wording.

In the event that an insurer becomes insolvent, or delays in making a settlement, we do not accept liability for any unpaid amounts.

We take no responsibility for fraudulent claims submitted by you and any action taken by the insurer against you.

### **Duty Of Disclosure To Insurers**

You must disclose to insurers any fact or circumstance which is known to you (or which ought to be known to you) in the ordinary course of your business and which is material to the risk. This requirement applies before the conclusion of the contract and remains a continuous obligation. A fact or circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether he would take the risk.

Should you not act with the utmost good faith, or fail to disclose any material fact or circumstance to insurers, your insurer may avoid the contract and leave you without insurance cover.

### **Premium**

You must provide the premium due in cleared funds in accordance with the amounts and payment dates specified in our invoice. Failure to meet the payment date or defaulting on any agreed monthly credit terms may lead to insurers cancelling your policy thus leaving you without insurance cover.

Where insurers have specified that the premium must be received by a certain date, failure to comply can result in the automatic termination of your insurance contract without any further notice.

### **Remuneration And What You Will Pay For Our Services**

Total Landlord Insurance receives a commission from the Insurer for the arrangement and administration of this Policy. As such we do not feel it is necessary to make any further charges for either arranging the policy or dealing with any mid-term alterations or subsequent renewals.

Should you cancel your policy after the 14 day cooling off period we will deduct any policy commission we have earned from any refund of premium that may be due to you. No return of premium will be given if a claim has occurred during the period of insurance.

### **Your Payments To Us (Risk Transfer)**

We collect and hold your insurance premium as agent of the insurer under a Risk Transfer arrangement and in an Insurer Monies Risk Transfer Premium Trust Bank Account. This means that on collection of the premium it is regarded as having been received by the Insurer. The aim of the Insurer Monies Risk Transfer Trust Bank Account is to protect the client in the event of a failure of the firm, or the failure of the bank or a third party at which the money may be held. In such a circumstance the firm's general creditors should not be able to make claims on money as it will not form part of this firm's property.

If you would like further details on how we hold your insurance premium please contact us and we will be happy to explain further.

### **Insurers Cancellation Clause**

Your insurance contract will include a cancellation clause. In the event that you fail to pay your premium by the due date or default on any agreed monthly payments the insurance may be cancelled forthwith, or by insurers giving notice of the cancellation. In the event of cancellation of the insurance contract, insurers may return a pro rata premium to us.

Once our fee has been earned, in the event that the insurance is cancelled, this will not usually be returnable to you.

### **Your Cancellation Rights And The Cooling Off Period**

The policy allows a 14 day cooling off period and so if you decide this cover is not required and no claims have occurred you are entitled to cancel your policy within 14 days of either the date you receive your documentation or the start of the period of insurance, whichever is the later. No charge will be made if you cancel within the cooling off period.

You also have the right to cancel your policy during the policy period by providing 21 days written notice. Any refund of premium will depend on how long the insurance has been in force and whether any claims have occurred. Our fee however will not usually be returnable to you in these circumstances.

### **Complaints Procedure And Treating Customers Fairly**

Total Landlord Insurance and your Insurers are committed to providing a first class service at all times. If, however you have a complaint in relation to the Policy coverage or a claims matter then this should be addressed in the first instance to: Arc Legal Assistance Limited, PO Box 8921 Colchester CO4 5YD where a full review will be carried out at the appropriate level. If, however you have a complaint with regards to the service or advice provided by Total Landlord Insurance please contact Steve Barnes, Broking Manger at Kingmaker House, Station Road, Barnet Herts EN5 1NZ.

If following this, your complaint remains unresolved you are entitled to refer it to the Financial Ombudsman Service whose details can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



### Compensation

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

### Money Laundering / Proceeds Of Crime Act

We are obliged to report to the National Criminal Intelligence Service any evidence or suspicion of money laundering at the first opportunity and we are prohibited from disclosing any such report.

### Data Protection And How We Use Your Information

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data.

We may use your personal details and the information you provide for marketing purposes and to analyse your purchasing preferences. We will keep your information secure and only for a reasonable period for these purposes.

We, or our business partners, may contact you by mail, telephone, email or other electronic messaging services with the offer of goods and services that we feel may be of interest to you.

By providing us your telephone number or email address you consent to being contacted for these purposes. If you do not wish to receive marketing information please let us know. Please contact our Marketing Department if you require any clarification on our marketing policy.

### Law And Jurisdiction

These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

### Contact Addresses



**Total Landlord Insurance** | 3<sup>rd</sup> Floor | Kingmaker House | Station Road | Barnet | Herts | EN5 1NZ  
Tel: 0800 63 43 880 | Web: [www.totalandlordinsurance.co.uk](http://www.totalandlordinsurance.co.uk)

**Financial Ombudsman Service** | South Quay Plaza | 183 Marsh Wall | London | E14 9SR  
Tel: 0845 080 1800 | Fax: 0207 904 1001 | Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Financial Services Authority** | 25 The North Colonnade | Canary Wharf | London | E14 5HS  
Tel: 0207 066 1000 | Fax: 0207 066 1099 | Email: [general.insurance@fsa.gov.uk](mailto:general.insurance@fsa.gov.uk)  
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**totalrent**  
guarantee insurance



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**Telephone:** 0800 63 43 880

**Fax:** 0845 310 6301

**Email:** [rentguarantee@totallandlordinsurance.co.uk](mailto:rentguarantee@totallandlordinsurance.co.uk)

[www.totallandlordinsurance.co.uk](http://www.totallandlordinsurance.co.uk)

It's good to know that you've made the right choice.

Total Landlord Insurance is a trading name of HFIS plc.  
HFIS plc is authorised and regulated by the Financial  
Services Authority

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