

Terms Of Business

Motor Breakdown Insurance

Who Regulates Us?

Plus Insurance is a trading name of Plus Insurance Partners Ltd. Plus Insurance Partners Ltd is registered at Companies House: 06892262. Plus Insurance Partners Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Registration number: 530021.

The motor breakdown service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

The policy is underwritten by ARAG Legal Expenses Insurance Company Ltd. Registered in England and Wales. Registered Company Number 103274. Registered office address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

ARAG Legal Expenses Insurance Company Ltd, Firm Reference Number 202106 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The above information is available to check on the FCA's Register by visiting the FCA's website: www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

Motor Breakdown insurance is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms.

The FSCS protects customers of firms that give advice about general insurance and arrange general insurance policies. It can pay compensation if a firm is unable, or likely to be unable, to pay claims against it. In general this is when a firm is insolvent. The FSCS can be contacted at:

Financial Services Compensation Scheme
PO Box 300, Mitcheldean GL17 1DY
Telephone Number: 0800 678 1100
Website: www.fscs.org.uk

Our Products

Plus Insurance (a brand of Plus Insurance Partners Ltd) is an independent company and is not owned by an insurance company or underwriters. We are responsible for arranging your Motoring Breakdown Policy. But because we place our insurance with one insurer, we will not give you advice on the policies or cover offered by other companies. After assessing your insurance requirements we will inform you of the cover provided under our policy arranged with that insurer and the options available to you. This will allow you to decide whether to purchase your continental motoring policy from us.

In selling the Insurance policy we act as your agent other than when handling the insurance premium.

Terms Of Payments

When you propose insurance based on our quotation, you are not insured until you receive confirmation from us that we have accepted your payment and proposal. The decision whether to offer and/or accept your proposal of insurance is at our discretion.

In absence of any alternative terms which we agree with you in writing, we require full payment in cleared funds of the premium on or before the inception date of the Policy for in the case of renewals, any renewal date.

Part of the premium you have paid for this policy is retained by us as commission. Our rate of commission is set by the insurer.

Cooling Off Period

On receipt of your payment we will use reasonable endeavours to send you your Policy Letter of Confirmation and Policy Wording within 3 working days. If you decide that you do not wish to accept the policy, notify us within 14 days of the issue date of your policy and provided you have not taken a trip to which the insurance applies and you have not made a claim, we will refund the premium paid by you.

Copy Policy Documentation

A copy of our Policy Wording is available on request.

Disclosure Of Material Information

Failure to disclose all material information or any subsequent change in the information advised (i.e. information likely to influence the assessment of the risk) could invalidate the policy. If you are in doubt whether any information is material you should contact the Plus Insurance helpline on 01234 716002 or email sales@plusinsurance.co.uk.

You must disclose to us, before the policy is concluded, any fact or circumstance which is known to you (or which you ought to be known to you) which is material to the risk. A fact or circumstance is material if it would influence the judgment of a prudent insurer in fixing the premium or determining whether we would take the risk. Should you not act with good faith or fail to disclose any material fact or circumstance to us, we may void the policy.

Information Relating To Renewing Policies

Your annual multi-trip policy will not be automatically renewed. We will use reasonable endeavours to notify you no later than 21 days prior to the renewal date.

Information Relating To Annual Multi-Trip Policies

In respect of annual multi-trip cover, the maximum duration of any one trip is 24 days.

How We Hold Premiums

We have agreed that premiums that we receive from you that are payable to the insurer are held by us as agents on behalf of the insurer. We do not hold monies as agent on your behalf.

Claims

Your Policy Wording will give you details of whom to contact in order to make a claim. If this information is not provided, or you require assistance, please contact the Plus Insurance helpline on 01234 716002. We will then advise you as to what action is required and by whom. You must notify us as soon as possible of a claim or circumstances which may give rise to a claim.

Confidentiality And Data Protection

In order to provide you with our policies or services, we need to obtain sensitive personal information and other personal information about you and others who may be party to the Motor Breakdown Policy. We will only use this sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about the other people with their express agreement.

We will however use and disclose the personal information we have about you in the course of arranging, placing, and administering your insurance policy. This may involve passing information about you to insurers, claims handlers, risk management assessors and uninsured loss recovery agencies involved in your insurance policy.

Our privacy policy can be viewed here: <https://plusinsurance.co.uk/privacy-policy/>

Complaints

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, you should write to:

Managing Director, Plus Insurance, PO Box 1653, Bedford MK41 5BZ
Email: sales@plusinsurance.co.uk

If you are still not satisfied you have the right to refer any dispute to:

The Financial Ombudsman Service
Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

No Waiver And Amendments

A failure at any time by us to enforce any right or obligation shall not be deemed to be a continuing waiver of such right or by obligation. No amendment or variation of these Terms of Business requested by you shall be valid unless confirmed in writing by our duly authorised officer or employee. We reserve the right to amend these Terms of Business at any time (including for the avoidance of doubt during the term of your insurance) by giving you not less than 7 days notice. We may freely assign or delegate all or any part of these Terms of Business or the services to any third party.