

PostGuard

customer information for post offices

This leaflet is intended to give you important additional information concerning our approach to arranging Commercial insurance for customers and how we handle your insurance.

Please read this in conjunction with the enclosed documents and keep it safely for future reference.
If any points are unclear please contact our helpline on: **0161 236 6969**

1. About us and Regulation

Bridge Insurance Brokers Limited registered number 996284 is an independent insurance intermediary registered in England & Wales. No insurance undertaking has any shareholding in our business and in turn we have no shareholding in any insurance undertaking.

We are authorised and regulated by the Financial Services Authority (FSA) details of which can be confirmed on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA Register number is 308815.

Our intention in issuing this Customer Information Sheet is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each policy which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to give you this document. We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.

2. Explaining Our Service

In respect of risks on the Postguard Newsagents Division Scheme we offer specific products as follows:

Shop Insurance from Royal & Sun Alliance Insurance plc

Keycare Insurance from Groupama Insurance Co Ltd

Our selection of Insurers is based on product suitability for the trade or occupation you carry on.

We are not contractually obliged to deal with Royal & Sun Alliance Insurance plc or Groupama Insurance Co Ltd and review their position in the market periodically.

3. Your duty to give information

We are obliged to point out that you have a legal duty to provide any information material to the risk, whether unfavourable or otherwise before commencement of the policy and throughout the duration of the policy. Material facts would include any information that could influence a decision by an Insurer on whether to accept the risk and, if so, upon what premium and terms. If such information is not disclosed by you, your insurer has the right to avoid your insurance from its commencement. If this right is exercised any claims under your policy will not be met.

4. Matching your requirements

We aim to answer all our calls or correspondence promptly and to be courteous in the way we deal with you at all times. After we have, together with you, assessed your demands and needs we will provide information relating to the Postguard policy. Your demands and needs requirements for this insurance are addressed in our quotation letter.

We may ask some questions to narrow down the options within the policy and to determine whether your risk is acceptable to the Postguard scheme but this will not involve any comparison with cover or costs available from the insurance market in general.

We will not provide any information outside the details of this specific policy; therefore you will need to make your decision about the most suitable way to proceed.

5. Information on costs

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate. If there are any additional charges, including those, which are liable during the currency of the policy, we will identify these and inform you before conclusion of the contract.

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6. Remuneration and other income

Our principal remuneration for arranging the insurance will be by way of brokerage commission, being a proportion of the premium paid which is allowed to us by the Insurer for placing the insurance with them.

Brokerage commissions for arranging the insurance are considered fully earned when the insurance incepts, irrespective of when the premium for the insurance is payable to the Insurer and are not refundable in the event of cancellation or early termination of insurance.

Following any policy alteration or cancellation only return premiums in excess of £25.00 will be allowed. Where a return premium is allowed the amount will be net of our brokerage commission.

In addition to the above, you should be aware that as a result of arranging insurance, we may receive additional income from the following source: Profit commissions or profit share paid by Insurers on specific facilities and arrangements for a limited class of business.

We will deal with you openly and, when requested, we will disclose the amount of any additional income (or where that is not feasible, a reasonable estimate of the additional income or its basis of calculation) from the above and any other sources which we may receive in relation to insurance we arrange for you.

7. Claims Handling

We recognise the importance of a claim and the information provided in the quotation documentation explains what you need to do.

8. Your duty to retain Employers Liability certificates (if applicable)

You should retain your Employer's Liability certificates permanently as evidence of cover.

Please note that claims can come to light many years after the actual occurrence/event.

9. Contract law applicable

Unless otherwise agreed, any insurance arranged will be subject to English Law and any dispute relating to it, subject to the jurisdiction of the English courts.

10. Confidentiality and Security

We will treat all personal information as private and confidential to us and anyone involved in providing your insurance, even when you are no longer a customer. We will not give your personal information to anyone unless it is:
at your request or with your permission;

a legal requirement, such as by a court of competent jurisdiction, governmental or by regulation; or already in the public domain.

We will take all appropriate steps to make sure that documents or information we handle or hold is maintained within a secure environment.

11. Dealing with Customer complaints

If you are unhappy with our service for any reason or have cause for complaint you should initially contact the person who arranged the policy for you at Bridge Insurance Brokers Ltd. at the address shown. They will tell you what they will do to resolve your concerns and how long it will take. If matters are not resolved to your satisfaction, you are invited to write to the Compliance Officer at the address shown below. If you cannot settle your complaint with us you may have the right to refer the matter to the Financial Ombudsman Service.

Bridge Insurance Brokers Ltd
Compliance Officer
Cobac House
14-16 Charlotte Street
Manchester M1 4FL

Financial Ombudsman Service
Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall, London E14 9SR

12. Financial Services Compensation Scheme (FSCS)

Bridge Insurance Brokers Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in the event any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. 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.

FSCS compensation limits

90% of the claim is protected in full without any upper limit - subject to FSCS qualification.

For compulsory classes of insurance, 100% of the claim would be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.