

INSURANCE TERMS OF BUSINESS

ABOUT US

The Charity Fairs Association (CFA) is an Appointed Representative of Clear Insurance Management Ltd which is authorised and regulated by the Financial Services Authority (FSA). You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our address is PO Box 208, Diss IP22 1BJ

OUR PRODUCTS

We only offer insurance policies from one insurer. We do not give advice as to whether the policy is suitable to meet your specific requirements. You must read all the information provided and then make your own decision.

DISCLOSURE

You are responsible, on an ongoing basis, for providing us and/or your insurers with all material facts relating to the insurance covers we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us or your insurers.

It is very important that information given in proposal forms, claim forms and declarations to the insurers is correct. If a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete.

You are advised to keep copies of any correspondence you send to us or direct to your insurers.

FEES AND CHARGES

In addition to the premium charged by your insurers, we charge a fee of £10 each year to cover our insurance administration costs.

INSURANCE PREMIUMS

We pay all insurance premiums into a separate bank account held by our principal, Clear Insurance Management Ltd. Any interest of the money held in that account will be retained by them.

RECEIPT OF INSTRUCTIONS

We do not consider instructions to arrange or change cover sent to us by post or electronic mail, or left on telephone answering equipment, to have been received until they reach our Administrator.

We do not accept responsibility for instructions which do not reach us due to failures in the postal, electronic or telecommunications systems.

DOCUMENTATION

Our aim is to produce documentation and correspondence in a clear and understandable format. 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 your requirements. Any errors should be notified to us immediately.

CLAIMS

Please report all incidents that could give rise to a claim as soon as you become aware of them by contacting our principals:

Clear Insurance Management Ltd, 173 Kingston Road, New Malden KT3 3SS
Telephone: 020 8329 4900
Fax: 020 8329 4949
Email: lisa.hilton@thecleargroup.com

Where your claim involves damage to third party property or injury to persons, please pass copies of all correspondence, including solicitors' letters, to Clear immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to your insurers might prejudice your cover.

COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to register a complaint please contact the CFA Administrator by telephone on 01379 898 600, or in writing to PO Box 208, Diss IP22 1BJ or by e-mail to admin@charityfairsassociation.co.uk.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further details about compensation scheme arrangements are available from the FSCS.

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 exclusive jurisdiction of the English courts.