

## ABOUT OUR INSURANCE SERVICES

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We only offer the products of Premier Underwriting Limited for and on behalf of either Premier Insurance Company Limited or The New India Assurance Company Limited for annual private car policies. We only offer the products of:

- DAS Legal Expenses Insurance Company Limited for Motor Legal Expenses Insurance, UK Motor Breakdown & Assistance Cover and Vehicle Hire Cover
- Ageas Insurance Limited for Key Protection Cover
- Inter Partner Assistance for Excess Protection Cover
- Premium Credit Limited (PCL) for direct debit agreements

### 3. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

| Fee/Charge                      | Amount       |
|---------------------------------|--------------|
| New Business arrangement fee    | Up to £50.00 |
| Renewal arrangement fee         | Up to £50.00 |
| Direct Debit set-up charge      | FREE         |
| Debit card transactions         | FREE         |
| Credit card transaction charge  | 2%           |
| Document charge:                |              |
| - E-mailed documents            | FREE         |
| - Paper copies 2nd class post   | £5.00        |
| - Paper copies 1st class post   | £10.00       |
| - Paper copies special delivery | £20.00       |
| - All duplicate documents       | £20.00       |
| Mid-term adjustment:            |              |
| - Temporary change              | £20.00       |
| - Change of vehicle or driver   | £50.00       |
| - Any other permanent change    | £30.00       |
| Cancellation fee:               |              |
| - Within 'Cooling-off' period*  | £25.00       |
| - After 'Cooling-off' period*   | £50.00       |
| - Price comparison usage**      | £25.00       |

These amounts are in addition to any fees and/or charges imposed by your insurer. All fees and charges are non-refundable unless otherwise stated. Please refer to your policy documentation or PCL welcome pack for further details, including your right to cancel under the terms of the 'Cooling-off' period\* and thereafter; insurer terms and reasons for cancelling your policy (these would include failure to pay your premiums when requested) and for details of how refunds of premium are calculated.

If we or the insurer cancel the policy, we will write to you providing a minimum of 7 days' notice of cancellation. This written notice will be to your last known postal or e-mail address, in line with your previously confirmed preference to receive policy documentation.

If you cancel your direct debit or finance agreement with Premium Credit Ltd this does not constitute cancellation of the motor insurance policy which is a separate contract.

\* The Cooling-off period is defined as within 14 days of the start date of your private car policy or (if later) the day on which you receive the policy documentation and supporting information.

By instructing cancellation of the main motor insurance policy, please note that you are also cancelling any additional optional insurances that you may have selected and as listed under Section 2 above. A full refund of premium for all additional insurances is made within the 'Cooling-off' period\*. Thereafter, no refunds are due.

\*\* For new business received via a price comparison website, a cost has been incurred for the introduction. Therefore, an additional fee of £25.00 will be applied on cancellation of these policies outside of the 'Cooling-off' period\*.

We are paid commission by PCL for the arrangement of your direct debit credit agreement.

### 5. What happens at renewal?

We will advise you via e-mail and/or letter in adequate time before your renewal date of our intention to automatically renew the policy, plus any optional additional insurance. If you do not want the policy to automatically renew, you must instruct us prior to the renewal date. If payment is made by instalments, then the direct debit payments will continue to be taken in monthly instalments. If originally paid in full, then payment will be taken from the debit/credit card last used to make payment. If no notification of our intention to take payment is shown on the renewal invitation or if payment fails to be authorised, then your policy will not automatically renew and you will need to contact us prior to your renewal date to renew the policy.

#### **6. Payment of premiums (including Direct Debits)**

Unless otherwise agreed, all premiums are payable on demand and cover will only be effective from the time payment is received. We reserve the right to cancel or lapse cover where payments are not received by their due dates. If you choose to pay by direct debit, your personal information and the bank details you provide will be passed to Premium Credit Limited (PCL). In assessing your application for credit PCL will search public information that a credit reference agency holds about you and will add details of the search and your application to their record about you whether or not your application proceeds. If you have any questions about your instalments, contact PCL at [www.premium-credit.co.uk/contact](http://www.premium-credit.co.uk/contact). On renewal of your insurance policy we will continue to pass your details to PCL unless you instruct us otherwise.

PCL will tell us if you fail to make payment by direct debit under the terms of your credit agreement or if you end the credit agreement. This may result in your policy being cancelled. If any money is owed to PCL under your credit agreement, any refund of premium received from the insurer will be used in the first instance to pay PCL; if PCL have been paid in full any remaining refund will be used to offset One Quote Direct Insurance Service's (OQDIS) costs including fees and charges. Europa Group Limited and OQDIS act as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurer with which your insurance is arranged. Any interest earned on these monies is retained by OQDIS.

#### **7. Collection of outstanding payments (and refunds)**

You must continue to make payments in full and on time for your insurances, including after notification of a claim or we will commence cancellation procedures. If, within 7 calendar days of giving notice you fail to respond to our letter, we will endeavour to collect any outstanding payments owed from the card details on file. Failing this we reserve the right to pass the debt to our Debt Collection Agency (for which an additional fee may be charged). Any costs that they may incur in the recovery of the debt will be added to the amount outstanding. Any refunds of premium due to you will be returned on the debit or credit card we hold on file.

#### **8. Who regulates us?**

Wiser Choice Insurance Services is used under licence as a trading style by One Quote Direct Insurance Services Limited, an appointed representative of Europa Group Limited. Europa Group Limited is authorised and regulated by the Financial Conduct Authority (FCA). Financial Services Register No. 309794. Both One Quote Direct Insurance Services Limited and Europa Group Limited's registered address is: Europa House, Midland Way, Thornbury, Bristol, BS35 2JX. Europa Group Limited's permitted business is the arranging of general insurance, including home insurance, car and van insurance, motor legal expenses insurance, motor breakdown cover, vehicle hire cover, key protection cover and excess protection cover. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

#### **9. What to do if you have a complaint**

Our aim is to get everything right, first time, every time. If a mistake is made we will put it right quickly. To start the process of investigating a complaint all you need to do is phone, e-mail or send a letter to the contact details below.

Telephone: 0344 800 4317

E-mail: [crt@europa-group.co.uk](mailto:crt@europa-group.co.uk)

Write to: Customer Services Department, Wiser Choice Insurance Services, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX

Once your complaint has been received it will be treated with the highest importance. If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

#### **10. Are we covered by the Financial Ombudsman Service?**

Europa Group Limited is covered by the Financial Ombudsman Service (FOS). The FOS can be contacted at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR Tel No: 0800 023 4567.

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

#### **11. Are we covered by the Financial Services Compensation Scheme? (FSCS)**

We are covered by the 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. Further information about compensation scheme arrangements can be obtained from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or you can telephone 0800 678 1100.

## **12. Data Protection**

We are committed to ensuring that your privacy is protected. Please read our full Privacy Policy including our security, web usage and cookies policy as well as our anti-fraud measures, which can be found at: [www.wiserchoice.co.uk/privacy-and-cookies/privacy.php](http://www.wiserchoice.co.uk/privacy-and-cookies/privacy.php)

If you have any questions, or if you know or think that the information we are holding about you is inaccurate or out of date or if you would like a hard copy of our Privacy Policy, please contact us:

In writing: by post to Customer Services Department, Wiser Choice Insurance Services, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX; by email to [customer.services@europa-group.co.uk](mailto:customer.services@europa-group.co.uk); or  
By phone: call us on 0344 800 4317

In addition, on payment of a £10.00 fee you are entitled to receive a copy of the information we hold about you.

## **13. Demands and Needs Statement**

Wiser Choice Insurance Services will communicate information clearly and fairly to ensure you are in possession of the information you need to make an informed decision about your insurance.

A Motor Legal Expenses policy meets the demands and needs of a driver who, if they are involved in a motor accident which is not their fault, will require:

- the provision of a loss recovery service (including legal assistance and representation if necessary) to recover any uninsured losses arising from the accident; and
- cover against the legal costs (including the costs of the loss recovery service) incurred in pursuing any claim for recovery of such losses (including any claim for death or personal injury) to the extent that these costs are not fully recovered from the other party or their insurers.

A Vehicle Hire policy meets the demands and needs of a driver who requires a replacement vehicle in the event that their vehicle is immobilised due to fire, an accident that leaves it a write-off, vandalism, or if it is stolen.

UK Breakdown cover meets the demands and needs of customers who wish to ensure that following a breakdown either at their home address, or elsewhere within the UK, assistance will be provided in order to attempt to repair the vehicle at the roadside or, tow the vehicle to an onward destination for further repair.

A Key Protection policy meets the demands and needs of an individual wishing to protect themselves against the replacement costs following the loss or theft of their keys.

An Excess Protection policy meets the demands and needs of a policyholder seeking to protect the excess they are liable for following a successful claim under their main motor insurance policy.