

Terms of Business



Who are we?

In this Terms of Business Agreement "we", "us" and "our" means Professional Fitness, a trading name of Harrison Beaumont Insurance Services Limited ("HBIS"), which is registered in England & Wales No. 4582221. HBIS is authorised and regulated by the Financial Conduct Authority. Registered Office of Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL.

About our services

Our service includes arranging your insurance and helping you with any necessary amendments you may require on your policy. We offer a non-advised service, where you will not receive advice or a recommendation from us and you will make your own choice about how to proceed. We only offer cover from a single provider for this insurance.

From time to time we, at Harrison Beaumont Insurance Services Limited, may decide to change the insurer for any of the insurance products we offer. In such circumstances we will write to you no less than 21 days before your current insurance expires with details of the new proposed insurer and any other changes to the insurance. To ensure that your insurance continues without a break in cover, you are considered to have authorised us to change insurer by accepting these terms and continuing with the insurance. When such a change occurs we have the right to transfer your data to any new proposed insurer and your consent to receiving its offer of insurance for consideration. Your cancellation rights are not affected.

Claims

If an event giving rise to a claim occurs please provide details as soon as practically possible by contacting the Claims Department at:

Writing: Sportscover Europe Ltd, PO Box HQ 420, St Helen's, 1 Undershaft, London, EC3P 3DQ, United Kingdom
Telephone: +44 (0)20 7398 4080,
Fax: +44 (0)20 7398 4090
Email: europa.claims@sportscover.com

What will you have to pay us for our services?

A fee will be charged for General Insurance dependent on the policy taken. The minimum fee will be £30.00 and the maximum fee will be £61.00. A fee of up to £20.00 may be charged for mid-term Adjustments and requests for duplicate documentation. The fees we charge may change from time to time.

Insurance Premium Tax

Where applicable, the premium we quote will include Insurance Premium Tax at the current rate of 10%

Cancellation

You have the right to cancel your policy without penalty within 14 days of receiving your policy documentation where a refund will be made of any premium paid including Insurance premium tax provided that no claim has been made under the policy. Thereafter, you have the right to cancel your Policy at any time by providing written notice using the contact details below. Cancellation will be effective upon receipt of the notice provided by you. If cancelled within six months of the Period of Insurance (from) date as detailed in the schedule, we will return a rateable proportion less one calendar month of any premium paid in respect of any unexpired cover, provided that no claim has been notified. Thereafter no return premium will be payable.

What to do if you wish to make a complaint

We hope that you will be very happy with the service we provide.

However, if for any reason you are unhappy, we would like to hear from you. You can contact our Customer Response Team either:

... By telephone: 0345 450 8503
... Or in writing: Professional Fitness, Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL
... Or by email to: adminteam@harrison-beaumont.com

Full details of the complaints escalation process can be found in your individual policy documentation.

Financial Services Compensation Scheme

Harrison Beaumont Insurance Services Limited is covered by The Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Harrison Beaumont Insurance Services Limited cannot meet its obligations. This will depend on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% 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.

For further information about the scheme (including the amounts covered and eligibility to claim) please contact:

The Financial Services Compensation Scheme (FSCS), 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU
0800 678 1100
<http://www.fscs.org.uk>

The Financial Services Compensation Scheme opening hours are: Monday to Friday 8.30am to 5.30pm, excluding public holidays

Client Money

We collect premiums as agents of the insurer. This means that premiums received by us will be treated as having been received by the insurer. This is a safeguard for you as it means that your money or insurance cover is not at risk should we become insolvent. We will not pay interest on premiums held.

Confidentiality of personal data

All personal information is treated by us as confidential and is processed in accordance with the Data Protection Act 1988. We will not use or disclose personal information without your consent, other than in the normal course of arranging and administering your insurances, except where we are compelled by law to disclose such information. Some of the details you may be asked to give us, such as information about convictions or medical conditions, are defined by the Act as sensitive information. By giving us such information you signify your consent to it being processed by us in arranging and administering your insurances.

Use for marketing Purposes

We may use, analyse and assess information held about you to provide you with information about other products and services, offered by us and selected third parties, which we think may interest you. We may use e-mail, telephone, post or other means to do so. If you do not want us to use your information for marketing purposes, please call us on the applicable telephone number above.

Agreement to these terms

In signing a proposal form or otherwise seeking insurance through us, you agree to the terms set out in this agreement

www.professional-fitness.co.uk

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Validity Period

Our quotations are valid for thirty days or until the date you request cover to start, whichever is sooner.

Governing Law and Jurisdiction

All quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales unless your policy document states otherwise.

Your Responsibilities

You must take reasonable care to provide complete and accurate answers to the questions we ask. Please ensure you have read the policy summary carefully to see if they apply to your circumstances.

You must advise us if:

- You or any other person insured on the policy has ever had insurance declined or special terms added
- You or any other person insured on the policy have had any incidents in the last three years that resulted in damage to property, items being stolen or injury to yourself. You should include these incidents whether or not you made a claim.
- You or any other person insured on the policy have any unspent convictions. 'A "spent conviction" is a conviction which, under the terms of the Rehabilitation of Offenders Act 1974, can be effectively ignored after a specified amount of time. If however you have received a prison sentence of four years or more, your convictions will never become spent
- If any of the information provided by you changes after you have purchased the policy and during the period of the policy that you must provide the Insurer with details.

If the information provided by you is not complete and accurate:

- Your policy may be cancelled or treated as if it never existed and as a result the Insurer will refuse to pay all or part of any claim, or
- The Insurer may revise the premium, and/or change any excess and / or the extent of cover.