



HOYL INSURANCE SERVICES

Our General Insurance Services & Costs

Please be sure to read the information we've provided carefully, for your own benefit and protection. This is our standard agreement upon which we intend to rely and we'll be pleased to tell you more about anything you feel isn't clear.

How you can expect to be treated

We'll always provide you with a high standard of advice and service. We put our customers at the heart of our business, and the way we'll work to help you will reflect this. This means we will always:

- be open, honest and transparent in the way we deal with you;
- place your interests above ours;
- communicate with you clearly, promptly and without jargon;

Our Services

We are an intermediary for **general insurance contracts**. This means we will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market. The insurers we consider will be listed to you when we carry out our research.

It will be your responsibility to ensure the policy meets your demands and needs for building and/or contents.

The Costs of our Services

We **do not charge a fee** for these services, as we'll receive commission from the policy provider/insurer.

Instructions

To save you time and make sure we can help you as quickly as possible, we will accept your verbal instructions. We will always fully document these to make sure we've understood them correctly and avoid any future misunderstanding.

Cancellation rights

General Insurance contracts allow you the right to cancel within 14 days after a contract has been put in force. Prior to you entering into a contract of insurance we will provide you with specific details including; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Client Verification

We will need to verify your identity, to obtain information as to the purpose and nature of the business we conduct on your behalf, and to ensure the information we hold is up-to-date.

To do this, we will carry out checks using an online identity verification system at the beginning of our relationship, and will seek your explicit consent in order for us to do this.

Authorisation Statement

Hoyl Insurance Services is a trading style of Hoyl Financial Management Ltd. Hoyl Financial Management Ltd is an Appointed Representative of Hoyl Independent Advisers Ltd which is Authorised and Regulated by the Financial Conduct Authority (FCA).

The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 433927.

Making a complaint

We hope you'll never need to, but should you wish to register a complaint, please contact us

In writing: **Hoyl Independent Advisers Ltd, PO Box 46, Cromer, Norfolk, NR27 9WX**

By phone: **01263 513016**

By email: **HIA@hoyl.co.uk**

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request. If we cannot resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by calling them on **0800 023 4567**.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the limits applicable to the different product types is available from the FSCS at www.fscs.org.uk/what-we-cover/products.

Law

This agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Hoyl Independent Advisers Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated.

Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Need more information?

Again, it's important you read and fully understand everything we've covered, so please do get in touch if there's anything you would like to know more about or discuss with us.