

Airevalley Insurance Services

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Silsden

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West Yorkshire

BD20 9JT

Tel: 01535 656753

E-mail: info@airevalley-insurance.co.uk

Fax: 01535 657489

Web: www.airevalley-insurance.co.uk

About Us

Airevalley Insurance Services is an appointed representative of Airevalley Independent Financial Advisers Ltd (AIFA), who are directly authorised & regulated by the Financial Services Authority in the United Kingdom for the business of advising and the sale of non-investment Personal and Commercial Insurance Contracts.

We are the only appointed representative of Airevalley Independent Financial Advisers who are directly authorised & regulated by the Financial Services Authority.

Our only place of business is:

Airevalley Insurance Services
2/4 Briggate
Silsden
Keighley
West Yorkshire
BD20 9JT

The Financial Services Authority (F.S.A.)

The FSA is the independent watchdog in the United Kingdom that regulates financial services. *It requires us to give you this document, please read it carefully.*

We are authorised and regulated by the F.S.A. for the advice and sale of *General and Commercial Insurance*.

Our authorisation number is 424347. As mentioned above we are appointed representatives of Airevalley IFA Ltd, you can check our authorisation by visiting <http://www.fsa.gov.uk/firmcheckservice/index.html>.

Whose Products Do We Offer?

We offer a wide range of non-investment Insurance Products from a variety of Authorised UK Insurers who we feel are competent at administering your Insurance and Claims in a prompt and fair manner.

You can ask us for a full list of authorised Insurers we deal with and the Insurance Contracts that they underwrite.

What Products Do We Offer?

Below is a summary of the types of Insurance we are able to offer you. Should the Insurance type you are looking for not be listed then please contact us as we may have a suitable provider or be able to provide the contact details of an appropriate Company who can provide the specialist service/advice that you may require. We receive no remuneration for this service.

No:	Products	Yes	No
1)	All Motor Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2)	Home Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3)	Travel Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4)	Van Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5)	Motorcycle Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6)	Pet Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7)	Commercial Property:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8)	Residential Property:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9)	Liability:	<input checked="" type="checkbox"/>	<input type="checkbox"/> (Subject to Terms, please contact us)
10)	Commercial Combined:	<input checked="" type="checkbox"/>	<input type="checkbox"/> (Subject to Terms, please contact us)
11)	Professional Indemnity:	<input checked="" type="checkbox"/>	<input type="checkbox"/> (Subject to Terms, please contact us)
12)	Event Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13)	Motortrade Insurance:	<input checked="" type="checkbox"/>	<input type="checkbox"/> (Subject to Terms, please contact us)
14)	Re-Insurance:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15)	Health Insurance:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16)	Any Agricultural Cover:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Which Services Will We Provide You With?

We offer a wide range of non-investment Insurance Products. Before recommending any particular product it is necessary to assess your requirements.

We will gather the relevant information during your contact with us. This may be over the telephone, face-to-face using another medium such as our website.

Upon collection of this information we will give you key information including any significant Policy Benefits & Policy Exclusions about the product we have recommend (advice). We will also complete a Demands & Needs summary, what you tell us during the information gathering stage will be summarised in this document.

Many of the Insurance Contracts we administer are issued in-house, we will always aim to issue you with a Full Policy Booklet, Schedule and Certificate of Insurance (where applicable) within 14 day's of your Policy Commencement Date.

Data Protection Notice - PLEASE READ THIS SECTION CAREFULLY

We will handle your data with the strictest confidence; however we are required to provide your data to your Insurance Company. Please be aware that your data may be made available to certain offices which are not based within the European Union. The Insurers concerned have stated that in this instance your data will still be held in accordance with the Data Protection Act.

Each Insurer has its own Data Protection Act Statement; please read this statement which can be found on the Proposal Form, Statement of Fact and in most cases your Policy Booklet.

Insurers and many related organisations including the Police, share information with each other through several various databases. The purpose of which assists all parties in identifying fraud, uninsured vehicles and drivers.

Using our databases we may pass your details to Airevalley IFA Ltd or use your details for the purposes of sending information about special offers, promotions and additional services that we can provide you with.

If at anytime you wish to opt out from our mailing databases then please telephone us and we will do this straight away.

At no time will we hand your details to any Third Party Companies unless this is in connection with your Insurance. An example of this would be to a Loss Adjustor who has been appointed to settle a Claim on the Insurers behalf.

What Will You Have To Pay For Our Services

From the Insurance Contract that we commence on your behalf we will usually derive a pre-defined percentage of commission from your Insurer. Our commission is included within your Premium and paid to us before the addition of Insurance premium Tax.

The Commission we are paid varies widely depending upon the nature of contract that we administer on your behalf. We are obliged under Insurance Conduct of Business rules to disclose the amount of commission we derive from the completion of a contract should you request this information.

In addition to the premium payable by the Insurer, we may (at our discretion) make the following charges to cover our administration costs: -

Administration Fee :	£10.00 up to £25.00	Change of Vehicle:	£10.00 upto £25.00
Replacement Certificate:	£10.00 upto £25.00	New/Renewal Business:	£5.00 upto £25.00

Short Term Credit: £5.00 per payment beyond inception date
 Credit Card Transactions: 2% of amount payable (this does not apply to Delta or Maestro Transactions).

The fees described above are intended to show the minimum and maximum fee that we may charge you. We will make you aware of the fee's charged before the contract of Insurance Commences in both written and verbal communication.

All return premiums will be paid net of our commission. Any return premiums less than £50.00 will not be refunded, instead these will be held as credit against your account. Refunds cannot be paid until we receive the money from your Insurance Company. This can take up to 8 weeks.

Where a Policy premium is below £100 we will increase the New Business/Renewal fee where appropriate to round the premium up to £100. This is before the addition of any Policy add-on's e.g. Legal Protection, Breakdown Recovery etc.

Travel Insurance is exempt from this; however we will charge £5.00 to cover the administration of this type of contract.

Please note that certain Lloyds Underwriting Agents we deal with will also charge a New Business/Renewal Fee; we will advise you of the fee prior to you going on cover.

Policy Additions

In addition to your Insurance we can offer the following policy extensions:

Legal Protection cover - Motor:	£16.00	Legal Protection cover - Motorcycle:	£30.00
Silverknight Repair - Household:	£55.00	UK & European Breakdown & Recovery:	£55.00

Duty of Disclosure - Your Obligations

You are reminded of your obligation when purchasing any Insurance product of your duty to disclose material facts. A material fact is one that could affect the assessment of the risk in any way.

If you are in any doubt whether a fact is material it should be disclosed. This duty continues until you actually go on cover and it is an ongoing duty during the course of the policy and at renewal.

Failure to disclose a material fact could result in your policy being declared void, a claim being refused, and in the case of motor Insurance, a criminal act (Section 147 of The Road Traffic Act 1988).

We accept no liability should your policy be cancelled or a claim be declined due to your failure to disclose a material fact during the lifetime of your Policy. Examples of material facts for any Insurance are those which would affect the assessment of the Risk by Underwriters.

For example, if you have been involved in an incident whether it be Fault or Non Fault regardless of the type of motor vehicle Insurance then you should tell us this at the time we are gathering your information.

YOU ARE UNDER OBLIGATION TO READ & COMPLY WITH THE SCHEDULE AND POLICY DOCUMENTATION ONCE WE SEND YOU THESE DOCUMENTS UPON COMPLETION OF THE CONTRACT.

Ownership

Airevalley Insurance Services is a wholly owned company of Mr John S. Lohan and Mr Mark J. Waterhouse. The partners of Airevalley Insurance Services are also directors of Airevalley I.F.A. Ltd.

COMPLAINTS

It is our intention to provide you with a first class level of customer services at all times.

If you feel you have cause to be unhappy in any way with your Insurance cover, or the service you have received from ourselves then in the first instance please telephone us on 01535 656753, call in to the office, e-mail or write to us at the address shown on page 1 of this document. In each instance please direct your complaint to Mr Mark Waterhouse at the address shown on page 1 of this document.

In the unlikely event that we fail to resolve your complaint then you should refer to your Policy Booklet, where you will find further details on how to take your complaint further.

If we and your Insurers then fail to resolve your complaint you are entitled to take it to the Financial Ombudsman Service for resolution. Your legal rights remain unaffected should you take this course of action.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel:020 7964 1000 (*switchboard*) Fax: 020 7964 1001 (*main fax*)

Web: www.financial-ombudsman.org.uk

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.

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. Further information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.