

ABOUT OUR SERVICES AND COSTS

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers.
 - We only offer products from a limited number of insurers for
 - ▶ Household Insurance
 - ▶ Motor Car Insurance
- Ask us for a list of the insurers we offer insurance from.
- We only offer products from:
 - ▶ Millstream Underwriting Ltd for Travel Insurance

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs.
- 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?

Insurance

- No fee for arranging Travel Insurance.
- A fee of £30 for arranging Household and Motor Car insurance. We will also charge you £30 for any mid-term alteration to your existing policies of the same type, which will be payable before the change takes effect.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Wesleyan Financial Services Ltd (Registered in England and Wales No. 1651212) is authorised and regulated by the Financial Conduct Authority. Registered Office: Colmore Circus, Birmingham B4 6AR. Our Financial Services register number is 134753.

Our permitted business is arranging and advising on investments, insurance and mortgages.

You can check this on the Financial Service Register by visiting the FCA's website:

www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. Ownership

Wesleyan Financial Services Ltd is wholly owned by Wesleyan Assurance Society.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing Complaints Team
 Risk and Regulatory
 Wesleyan Assurance Society
 Colmore Circus
 Birmingham
 B4 6AR

By phone 0121 200 3003

By email Complaints@wesleyan.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. However, there are circumstances in which you may not be eligible to refer your complaint to the Financial Ombudsman Service. For instance, if you are a small business with an annual turnover exceeding two million euros and more than ten employees. Further information about the Financial Ombudsman Service can be found at www.financial-ombudsman.org.uk

Alternatively, your complaint can be made via the Online Disputes Resolution website at www.ec.europa.eu/consumers/odr/. Anything submitted via this portal is sent to the Financial Ombudsman Service for handling in the normal manner.

Complaining to the Ombudsman won't affect your legal rights.

8. 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

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.

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

Our Terms of Business

The information contained in this document will form Wesleyan Financial Services Terms of Business.

Our Terms of Business will apply as soon as we start to provide our service to you.

You may have the right to cancel, or withdraw from certain products, so long as you exercise your right by contacting Wesleyan within certain timescales. Details of these rights, and the timescales, can be found in the Insurance documentation or alternatively contact us and we will be happy to explain them to you.

We will always endeavour to ensure that we treat our customers fairly in reaching the most appropriate recommendation. This includes situations where we have a conflict of interest.

The language used in any insurance contract and dealings with customers will be English.

English law applies to your relationship with us. Unless you and your insurer agree otherwise, English law applies to your relationship with your insurer and your insurance contract.

Storing and using your information

The Wesleyan Group will use the personal details and information you have provided for the provision of products, services, administration, marketing, risk assessment, fraud prevention and regulatory purposes.

We may also need to disclose your information to other service providers or carefully selected third parties for these purposes. If you are a joint applicant, Wesleyan may also disclose your information where necessary to other joint applicant(s).

By submitting this information to us, you consent to our processing sensitive personal information about you where this is necessary or appropriate. 'Sensitive' personal data may include, for example, information relating to medical health or criminal convictions, which we may use for assessment and servicing purposes.

We may also share information with other organisations with which we have a business relationship.

We may analyse your transactions to develop and maintain an up-to-date picture of you which we and/or linked suppliers can use to keep you informed about other products and services which we (or they) think might be of interest.

If you wish to be contacted by e-mail about products, special offers or discounts, then you must also have provided express consent to us.

From time to time we may also contact you for research and/or marketing purposes by mail or telephone.

If you do not want to be contacted for research and/or marketing purposes by one or more of these methods, please advise us and we will amend our records. Please remember, we will be unable to provide you with information about products, special offers or discounts.

Disclosure of facts

You have a legal duty to provide all information about the risk you are insuring, favourable or otherwise, which could influence an insurer's decision to accept the risk and, if so, on what premium and terms. If you do not disclose this information, your insurer has the right to void your insurance from its commencement. If this right is exercised, any claims under your policy will not be met.

Changes and/or additional information

You must notify us immediately of any change to the risk (eg change of occupation, address, drivers or sums insured, additional sums to be insured, new motoring convictions, a notifiable medical condition, alterations to the vehicle, etc). Failure to do so, in part or in full, may mean cover under your policy is invalid.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- ▶ Share information about you with other organisations and public bodies including the Police.
- ▶ Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We may search these agencies and databases to:
 - a. Help make decisions about the provisions and administration of insurance and related services for you and members of your household;
 - b. Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.
- ▶ Undertake credit searches and additional fraud searches.

Motor insurance database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad) other UK insurers, the Motor Insurer's Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer or at www.miic.org.uk

You should show this information to anyone insured to drive the vehicle covered under the policy.

Binding authorities and UK motor agreements

Any indication, quotation or confirmation of cover is provided by us acting on behalf of insurers who, under a binding authority or a UK motor agreement, have given us authority to indicate, quote and/or confirm insurer's terms, conditions and premiums.

Claims liability

If you receive correspondence following an incident where the other party holds you liable, forward this immediately unanswered to your insurer.

If you would like this document in Braille, large print or audio format, please contact 0345 351 2352.