

About Our Services

Securance Ltd
Unit 6
Green Lane Business Park
Green Lane
Eltham
London
SE9 3TL

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

The Buildings and Contents Insurance policy is split up into sections. Section B to H includes the building, contents and liability sections and is insured with the Royal Sun Alliance Insurance plc. Sections I to J which covers home emergency cover and legal expenses sections is insured with DAS Legal Expenses Insurance Company Limited. The policy is administered on their behalf by Paymentshield Limited. We only deal with these insurers for these covers.

3. Which service will we provide you with?

This web site has been created so that you can complete a home and contents insurance application form on line. You will not receive advice or a recommendation from us. Any questions we may ask on this web site are questions asked for the purpose of completing the insurers' application form. Any 'tip' and 'notes' we provide on the web site are to help you understand the application questions. We will provide you with copies of the policy wording and policy summaries and you will then need to make your own choice about how to proceed.

4. How firm is the quote?

Any quote provided on this web site is based on the insurance companies' standard terms and is subject to the insurer accepting your application at those standard terms. In some cases insurers may require more information, they may, in some cases only be able to offer you non standard terms and in a few cases they may even decline to accept the risk. The quote is not a guaranteed price.

5. When will the policy go on risk?

When you have completed the direct debit details and asked us to electronically submit the application form that is only you making an offer to the insurer for insurance. At that point in time cover is not yet in force. The insurer must still consider and accept that application form and until Paymentshield have confirmed that cover is in place you will not be insured. If insurers do need to ask for more information then the standard practice is not to put the policy on risk until they have received and considered that additional information. So if you are replacing an existing insurance then please do not cancel your old policy until you have confirmation that the new policy is in place otherwise you risk being uninsured. The process usually only takes a few days and you will be given a contact telephone number if you need to check on progress or advise a change in circumstances.

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

We do not charge you a fee for our service.

7. Who regulates us?

Securance Limited, Cartref, Garden Road. Bromley, Kent. BR1 3LU is authorized and regulated by the Financial Services Authority. Our FSA Register number is 463060. Our permitted business is insurance mediation.

You can check this on the FSA's Register by visiting the FSA's website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

8. What to do if you have a complaint

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

...in writing to: Feedback at Securance Ltd, Unit 6, Green Lane Business Park, Green Lane, Eltham, London, SE9 3TL

...by phone: Telephone 0208 857 0088

We will try to resolve your complaint as quickly and as helpfully as possible. During the process we will tell you who will be handling your complaint and keep you advised of progress. After we have investigated the complaint we will advise you of our final decision on the matter in writing. If you remain dissatisfied with our response then you may be entitled to refer it to the Financial Ombudsman Service.

9. 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

10. The need to answer questions fully.

Please remember to answer all questions fully as a failure to do so could affect your right to claim under the policy and might result in you getting an insurance policy which is unsuitable for your specific needs.

Please note that there is a legal obligation to provide insurers with any information which is material to the risk they are accepting. Material information would include every circumstance which would influence the judgment of the insurance company in fixing a premium, setting terms or conditions or determining whether or not to accept a risk. If you are in doubt over whether something is material then you should mention it.

11. The need to advise changes.

The insurance policy and the terms and conditions are based on the information you have given in the insurer. If that information changes before the cover starts then you must let insurers know what changes have occurred.

12. Change of correspondence address or email address.

We will communicate with you by email both for speed and to help the environment. So if you change your email address then put us on the list of people to advise. Paymentsshield usually prefer sending documents out by post. So if you are going to change your correspondence address then you should advise us and Paymentsshield.