

Our terms of business with you

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston
G71 5PU
www.greeninsurancecompany.co.uk

Who regulates us?

The Green Insurance Company Limited is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 469333. Our permitted business is general insurance mediation. The Green Insurance Company is a wholly owned subsidiary of Kwik Fit Financial Services Limited, which is owned by Ageas (UK) Limited.

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**.

How to contact us?

Breakdown Assistance

0800 781 4413 24 hours a day

or **00 44 1206 714706** from outside the UK

Key Cover claim line

0800 024 2041 24 hours a day (if you purchased this cover)

Customer Services

0845 634 6191

Monday to Friday 9am – 5.30pm, Saturday 9am – 1pm,
Sunday - Closed.

(Customer Services cannot help if your car breaks down. Please call the Breakdown Assistance number given above).

Please note that opening hours are subject to change.

Which companies do we deal with?

Your breakdown cover is provided by DAS Legal Expenses Insurance Company Limited. If you have also chosen Key Protection Cover, this is provided by Ageas (UK) Limited. For the servicing and administration of your policy, you will deal directly with us. If you make a claim on your policy, you will deal directly with your insurer.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We will 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.

What will you have to pay us for our services?

We will charge you a fee of:

£5.00 for any adjustment to your policy.

£2.00 if you pay for your policy using a credit card.

£2.00 if you require paper documents with your cover (including a card).

These charges must be paid either by debit or credit card at the time. Please note that if you cancel, any fee's charged for setting up your policy (including a credit card charge, direct debit arrangement fee or document charge) will not be refunded.

If your policy is cancelled within 14 days of receiving your documents, and you have not made a claim on your policy, you will receive a full refund. If you cancel within this period and have made a claim on your policy no refund will be given.

If your policy is cancelled after the 14 day period, no refund will be given.

Renewals

For your convenience and protection, if you are paying for your breakdown cover using your own debit/credit card, we will automatically renew your policy(s) next year (unless you have asked us not to). We will write to you before the renewal date to remind you of this and to let you know what the policy terms and new payments will be.

What to do if you have a complaint

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

- By phone on **0845 272 7300**
- In writing to The Managing Director,
The Green Insurance Company, 1 Masterton Way,
Tannochside Business Park, Glasgow, G71 5PU
- By e-mail to Customer Services at
complain@greeninsurancecompany.co.uk

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that if we are unable to meet our obligations to you the FSCS will meet 90% of the costs of your insurance claim. Further information about Compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk.

Your payment

For details of the total price of your insurance, please see your letter, or your insurance documents. We will not pay you the amount of any interest that we earn from investing your money before paying it to the insurer.

When insurance monies are paid to us (either by you to pay for your insurance, or by your insurer if they are paying your claim via us), we act as agent of the insurer when holding this money before paying it onto them (premiums), or you (claims). By insuring with us, you agree to any amounts you may owe us, or our debt recovery agency, being deducted from any premium refund due to you.

If your breakdown cover is cancelled and there is a balance to be paid to us, or if a charge has been applied, we may use payment card details on your file (even if they are not in your name) to collect any amounts that are due to us. If a balance is due to you we will pay this in to the bank account details on your file or make a refund to a payment card on your file. We will always notify you in advance before taking any payment.

Disclosing the Full Facts

Making false statements or withholding information to get Breakdown Cover may invalidate your cover. If you don't tell us about all material facts, your insurance could be invalid and not give protection in the event of a claim. If you are in any doubt about whether to tell us about something, please ask us about it.

Keeping Us Informed

You have a duty to tell us about any changes to your circumstances. In particular you must call us before you change your car or if you move address.

Data Protection Act

The information you give to us, including sensitive personal information such as convictions, is passed to the insurer(s) of your policy(s).

What Your Insurer Does With Your Information

- They use this information for underwriting purposes, to service your policy, and for statistical and administration purposes. They may share our information with other organisations such as their reinsurers (for reinsurance purposes) and claims handling companies (for the supply of claims services). These organisations may not use your information for purposes other than those stated.
- Your insurer may use third party organisations to carry out audits on their behalf. This will only happen if a confidentiality agreement is in place between your insurer and the organisation. Your insurer may pass your personal data to other companies for processing on their behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases they will make sure that it is kept securely and only used for the purposes for which you have given it. Details of the companies and countries involved can be given to you on request.
- Insurers pass information to and use various databases to help check the information given and also to prevent and find fraud. This includes but is not limited to; the Claims and Underwriting Exchange Register, the Motor Insurance Anti-Fraud and Theft Register, Credit Industry Fraud Avoidance System, and the Motor Insurance Database. For more about this, please see your policy document.

What We Do With Your Information

- We use your information to service your policy, and for statistical and administration purposes.
- If there is an unpaid balance on your account, we will pass your details to a debt collection agency for them to collect this amount on our behalf.
- Please note, only you can cancel your breakdown policy or change your address. No-one else can do this on your behalf.
- We may record and monitor calls for the protection of both you and us, and to maintain our high standards.
- To tell you about our range of financial products and special offers which could save you money, we will contact you in the future (including by e-mail if you give your e-mail address), and may share your contact details with other carefully selected companies, as well as other companies within the Ageas Group, which includes The Green Insurance Company Limited, and any other holding companies, subsidiaries and other linked companies. If you don't want this, please call us on **0845 272 7603**.