

Terms of General Insurance Business: STB Insurance Brokers

STB Insurance Brokers (“STB”) is a trading name of Pulse Insurance Limited and acts on your behalf in arranging your insurance. We are authorised and regulated by the Financial Conduct Authority (FCA). Our registration No is: 308626. This can be checked at <https://register.fca.org.uk>

Our Service

- Our service may include, advising or providing guidance on your insurance needs, arranging your insurance cover with Insurers to meet your requirements and helping you with any ongoing changes.
- As part of our service, we will assist you with any claim you may need to make.
- In arranging your insurance, we deal with a number of insurers and insurance providers, details of these will be advised to you when we discuss your individual requirements prior to your commitment to proceed.

Your Duty to Give Information to Insurers

- Your insurance is based upon the information provided to insurers and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer’s decision to accept the risk or the terms offered have been disclosed. The duty to disclose information continues during the life of the policy, and at renewal you must make sure you inform your insurer of any changes affecting your insurance.
- You are responsible for all answers or statements on proposal forms, claims forms or other material documents and you should ensure that these are full and accurate.
- Failure to disclose material information at the start of the policy or advise the Insurer of changes to the risk during the period of insurance may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Privacy Notice

- Pulse Insurance Limited is registered with the Information Commissioner’s Office (ICO) under registration number Z5052800; this means that Pulse and STB Insurance Brokers are required to keep all personal data received secure and confidential and only to use it if there is a legal basis to do so.
- We will only process your personal data where we have a lawful reason for doing so.
- We may use information to administer quotes and policies.
- We may share and aggregate information about you within STB Insurance Brokers and Pulse, including personal information held within multiple policies held with us, quotes or claims details.
- If you request a quote, or purchase a product or service, your personal information may be shared with and processed by our associated insurers, introducers, intermediaries, reinsurers and agents, as well as the policy holder (for a corporate policy) and your broker or agent for the purposes of administration, including third parties providing services to them.
- Your information may be disclosed when we believe in good faith that the disclosure is:
 - Required by law;
 - To protect the safety of our employees, the public or Pulse or STB property;
 - Required to comply with a judicial proceeding, court order or legal process;
 - In the event of a merger, asset sale, or other related transaction; or
 - For the prevention or detection of crime (including fraud).
- We may share your information with regulatory bodies in the UK or if applicable, overseas.
- We may disclose your information to third party suppliers or service providers to conduct our business, for example, to help administer your policy, to help us manage and store data, provide data analytics, conduct market research and to communicate with you effectively. This may include any online or digital partners we work with.

STB Insurance Brokers is a trading name of **Pulse Insurance Limited**

Authorised & Regulated by the Financial Conduct Authority for non-investment insurances (FCA Register No. 308626).

Tel: 01603 626904 Website: www.stbinsurance.co.uk

Registered in England & Wales No. 3492137

- We will use your information to communicate with you about your quote, product or service, including improvements we make to the ways you can access your information.
- We may, as a matter of law, and without requiring notice or consent, use your information for crime and fraud prevention, systems administration and to monitor and/or enforce Pulse and STB's compliance with any regulatory rules and codes.
- In compliance with all the applicable laws, regulations and codes relating to data protection, you have the right to see personal information about you that we hold on our records. You also have the right to be removed from those records once our legal requirement for the performance of an Insurance Contract has ended.
- Should you wish to be removed from the aforementioned records or if you have any queries relating to this, please write to the Office Manager, at the address below.

Fees & Charges

- Our normal method of charging is that the premium quoted to you is fully inclusive of Insurance Premium Tax and any administration charges. Where there are any variations, we will explain this clearly to you.
- We accept payment by any of the following Debit or Credit cards: Visa, MasterCard, Delta and Switch Maestro.
- We will give full information about your payment options when we discuss your insurance in detail.

Holding Client Money

- We will receive and hold premiums, return premiums and claims in the course of carrying out our business. The monies will be treated as client money until it reaches Insurers unless there is a risk transfer arrangement in place.
- We may hold client money in a non-statutory trust client account with an approved bank in the UK. The Company may include in its non-statutory trust client account money held as agent for insurers under risk transfer agreements. The Company may invest money held in its non-statutory trust client Account in permitted designated investments prescribed by the FCA.
- Where premiums have been paid in a currency other than UK pounds sterling, we may hold client money in an appropriately denominated client account with a bank outside the UK. We may include in such an account money held as agent for insurers under risk transfer agreements. We may invest money held in suitable investments. You may notify us that you do not wish money to be held in a particular jurisdiction. The legal and regulatory regime applying to the approved bank will be different from that of the United Kingdom and, in the event of a failure of the bank, money may be treated in a different manner from that which would apply if the client money were held by a bank in the UK.

Documentation

- We may keep certain documents such as your insurance policy documents or certificate whilst we are waiting for payment of premiums and administration charges.
- In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents, which you are required to have by law.

Complaints

- We will endeavor to provide a standard of service that will leave you no cause for complaint. However, if you feel that we have not met a satisfactory standard of service, you can take the following action. In the first instance you can write to us:

For the attention of the Complaints Manager, STB Insurance Brokers, Jonathan Scott Hall, Thorpe Road, Norwich NR1 1UH

- Our procedure is that:
 - We will endeavor to resolve the complaint informally, straight away.
 - If the complaint cannot be resolved informally the Complaints Manager will ensure that the complaint is fully reviewed.
 - Once the investigation has been completed a response will be issued in writing detailing the complaint, whether it is upheld or not, the reason for the decision and any action to be taken. Our Response will be issued within 14 days of receipt of the complaint.
- If the matter remains unresolved, you may then wish to refer the matter directly to your Insurers. If your policy is underwritten by Lloyd's of London, you should direct your enquiry to:

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham, Kent ME4 4RN

Email: complaints@lloyds.com Telephone: +44 (0)20 7327 5693 Web: www.lloyds.com/complaints

- Ultimately, should you remain dissatisfied, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Details of who is eligible to refer a complaint to the FOS can be found on their website at www.financial-ombudsman.org.uk
- Many insurers are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they are unable to meet their obligations.

Treating Customers Fairly : Statement of Intent

STB Insurance Brokers is committed to treating all our customers fairly. At STB Insurance Brokers we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Conduct Authority initiative Treating Customers Fairly.

Your best interests are at the core of our business process and we would strive to treat you fairly in all aspects of our dealings with you. We recognise that both STB Insurance Brokers and our customers have everything to gain if we look after you properly.

Our commitment to you

- We will provide you with clear information about the products and services we offer, including any fees or charges;
- We will ascertain your individual needs, preferences and circumstances before recommending products or services to you
- We will only recommend products that have sufficient security
- We will encourage you to ask for clarification if there's something you don't understand
- We will give you access to a formal complaints procedure if you are unhappy with our service.

How you can help us

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about the products or services that you and / or your clients are looking for, to enable us to properly assess your requirements
- let us know about any changes that might affect your ability to trade
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service.

Thank-you for choosing STB Insurance Brokers