Dayinsure.com Limited
Mara House, Tarporley Business Centre, Nantwich Road, Tarporley, Cheshire CW6 9UY
Telephone: 0333 005 0944; Fax 0333 005 0946; E-mail: support@dayinsure.com

Dayinsure Learner Terms of Business

OUR SERVICE
Dayinsure Learner is a trading name of Dayinsure.com Limited who are an Independent Insurance Intermediary and act on your behalf in arranging your insurance. We offer short-term motor insurance for learner drivers and will contact a single insurer when arranging your insurance.

DEMANDS AND NEEDS
You will not receive advice or a recommendation from us. You will need to make your own choice about how to proceed and ensure the suitability of the product/s to meet your needs.

In completing our on-line quotation you have requested short-term comprehensive motor insurance for a learner driver in accordance with the details you submitted.

CUSTOMER PROTECTION INFORMATION
Dayinsure.com Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 304010. We are permitted to advise, arrange and deal as agent for non-investment insurance contracts.

You can check this information on the FCA's Register by visiting the FCA's website **www.fca.org.uk** or by contacting the FCA on 0300 500 0597.

It is our intention to provide you with a high level of customer service at all times. However, should you be unhappy with our service or have any cause for dissatisfaction we have a formal complaints procedure. In the first instance you should contact us by E-mail, telephone or in writing at the above address. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

We are covered by the Financial Services Compensation Scheme (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. Further information about compensation scheme arrangement is available from the FSCS.

All transactions are completed on-line and you should not proceed to the payment screen and then authorise payment if you do not wish us to collect money from you. Quotations are valid and guaranteed only for the period of the internet session between your point of access and ours.

YOUR DUTY TO PROVIDE INFORMATION
It is your responsibility to provide complete and accurate information to us when you take out your insurance policy and throughout the life of your policy. You must notify us of any changes including, but not exclusive to, motoring convictions or criminal convictions for any of the people insured; any vehicle modifications; any change to the way that the vehicle is used.

It is important that you ensure that all statements you make on our website or verbally relating to claims or in any documentation are full and accurate.

Please note that your premium and terms have been based on the information known to your insurer. Under the Consumer Insurance (disclosure and Representations) Act 2012, you have a duty to take reasonable care to answer all questions honestly and to the best of your knowledge and to notify us of any changes during the life of your policy. Failure may invalidate any future claim policies may even be cancelled or void.

INFORMATION ON COSTS/REMUNERATION
Premiums can be paid by Credit Card or Debit Card. We may make charges for certain payment methods and you will be advised of these charges before your payment is processed. We make administration charges on all policies which you will be advised of in our quotation summary which you will view prior to purchase.

Dayinsure.com Limited is remunerated by receiving a percentage of premium by way of commission or brokerage which will be disclosed to clients on request. Alternatively, an agreed administration fee may be charged or a combination of a fee and/or commission. We may earn additional income from insurers to reflect our efficiency and/or profitability and from interest on our client trust account, which you consent to us retaining.

All insurance premiums will be held in a client bank account which means that whilst we have legal ownership the money remains for the benefit of our clients. Where it is a necessary part of arranging your insurance we may pay a proportion of your premium to insurers via another intermediary.

Dayinsure.com Limited acts as agent of insurers for the collection of premium. This means that premiums are treated as being received by the insurer when received in our bank account and the insurer will bear the risk for any losses that may arise from the failure of our firm.

CANCELLATION
You are entitled to cancel your policy at any time. Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of premium. If you cancel the policy before it has started you will be entitled to a full refund of premium. If you cancel the policy within 14 days of its start date you will be entitled to a pro rata return premium. If you cancel after this 14 day period, you will be entitled to a pro rata return premium less a cancellation fee of £20. Cover for days or part days which have already commenced will not be refundable. Please note that neither card charges nor administration fees are refundable in any of the cases above.

DOCUMENTATION
Certificates and other Policy documentation will not be released to you until we are in receipt of full payment of the policy premium(s). In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

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CHECKS
To make sure you get the best premium, and to protect against fraud and to verify your identity, we and/or insurers may use publicly available data which can be obtained from a variety of sources, (and may include a credit reference agency and other external organisations). The searches may appear on your credit report whether or not your applications proceed. As well as these searches we or the insurance company may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not your applications proceed

CONFLICT OF INTEREST
There may be occasions when a potential conflict of interest arises. If this happens, we will inform you and obtain your consent before we carry out your instructions.

CLAIMS
In the event of a claim you should contact the insurers Helpline using the contact details in your policy documentation. Claims should be notified as soon as possible.

TELEPHONE CALL CHARGES
Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

CONFIDENTIALITY
All personal information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance, and will not disclose any information to any other parties without your consent.

We may use information we hold about you to provide information to you about other products and services that we feel may be appropriate to you. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please contact our office.

LAW AND JURISDICTION
These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English Courts.