

Dayinsure Terms of Business

CAPACITY & SERVICE

Dayinsure, Dayinsure Learner, Monthinsure and Hourinsure are trading names of Dayinsure.com Limited who are an Independent Insurance Intermediary and act on behalf of our insurer partners in distributing and arranging your insurance. We offer short-term motor insurance, legal expenses, breakdown insurance and excess protection. We are under a contractual obligation to conduct insurance distribution exclusively with one insurance undertaking for each class of business.

DEMANDS AND NEEDS

We will provide just information - 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 motor insurance including legal expenses and where requested breakdown insurance in accordance with the details you submitted.

Our motor and legal expenses policies are suitable for persons who require short-term motor insurance cover on a comprehensive basis together with additional legal expenses cover. Optional breakdown cover is suitable for anyone who wishes to insure themselves against the costs of recovery in the event of their vehicle breaking down. Your specific demands and needs are as detailed by you on our on-line sales process.

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](http://www.financial-ombudsman.org.uk) 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.

Should you need to contact us to discuss the policy arrangements, please note, we can only speak to the policyholder named on the application or policy schedule.

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. Prices are subject to change, without notice and at our discretion.

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 & Representations) Act 2012, you have a duty to take reasonable care not to make a misrepresentation of facts during pre-contractual negotiations. Please take reasonable care to answer all the questions honestly and to the best of your knowledge and to notify us of any changes during the life of your policy. Failure to do so may invalidate any future claim, policies may even be cancelled or void.

INFORMATION ON COSTS/REMUNERATION

Premiums can be paid by Credit Card, Debit Card either directly or via an electronic wallet or Paypal. We charge an administration fee on all policies which you will be advised of in our quotation summary which you will view prior to purchase.

The administration fee is payable by you directly to us under a separate contract from that of your insurance contract with Aviva. The fee is for the services we provide to you for the carrying out of work preparatory to the conclusion of the insurance contract and the provision of assistance in the arranging, administration and performance of the insurance contract (excluding claims handling). The administration fee is retained by Dayinsure.com Limited. Aviva has no control or involvement with any aspect relating to this fee.

In addition, 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.

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 AND REFUND POLICY

Our refund policy is determined by the product purchased.

For Dayinsure Learner:

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 unused premium. If you cancel the policy before cover has commenced, you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced, you will be entitled to a pro rata return of premium. Cover for days or part days which have already commenced will not be refundable.

For Dayinsure Short Term Car Insurance:

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 unused premium. If you choose to cancel this policy after cover has commenced, we will recalculate your insurance premium based upon the date your policy commenced until the date your policy cancelled and will refund you the difference between the recalculated insurance premium and the insurance premium you have already paid. Please note the cost of a short-term policy will be proportionally greater than a longer-term policy and therefore you may receive a smaller refund than expected. Cover for days or part days which have already commenced will not be refundable.

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. We can provide documentation on paper at no additional charge.

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 dialing from mobiles.

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.