

## INFORMATION REGARDING OUR SERVICES

Stride Ltd, Birch House, Parklands Business Park, Forest Road, Denmead, Hampshire PO7 6XP

### **How to contact us:**

Tel: 023 9224 8790

email: [info@stride.co.uk](mailto:info@stride.co.uk)

[www.stride.co.uk](http://www.stride.co.uk)

### **1) The Financial Services Authority (FSA)**

We are required to give you this information by the FSA, the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Stride Ltd, Head Office Birch House, Parklands Business Park, Forest Road, Denmead, Hampshire PO7 6XP, is authorised and regulated by the Financial Services Authority. Our FSA reference number is 304823.

Our permitted business is advising on, arranging and administering general insurance contracts.

This information can be verified by checking the FSA's register on their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning the FSA on 0845 606 1234.

### **2) What products do we offer?**

We offer commercial products from a range of insurers.

We offer from Tenants Contents Insurance from one insurer.

We offer Landlords Emergency Home Repair Insurance from one insurer.

A list of our product providers is available on request.

### **3) What service will we provide?**

We will advise and make a recommendation to you after we have assessed your needs. If you take out a policy through ourselves, during the life of the policy we will assist in the administration of the policy, make any adjustments if you instruct us to, advise you if you need to make a claim and tell you when the policy is due for renewal.

There may be occasions when we act for both you and the insurer. If this situation arises you will be advised.

In order to assess your application and protect you from fraud, we may use public and personal data from a variety of sources, including credit reference agencies and other organisations. A search may appear on your credit report whether or not your application proceeds. By accepting these terms and conditions you agree to this use of your personal data.

### **4) What will you have to pay for our services?**

Any charge for arranging your insurance will be advised before payment is due.

You will be given details of any other charges that may apply to your policy.

We reserve the right to make charges in addition to any insurance premiums, for the arranging, amending, renewing and cancellation of any policy. These charges will always be advised to you.

<http://www.stride.co.uk>

Cancellation instructions will only be accepted in writing.

Policies paid by Direct Debit will be subject to an APR of 18.50%, typical, variable. 20% deposit is required and payments are collected over 10 instalments. At renewal the premium will be collected over 12 instalments and the APR is 18.60%, typical, variable.

For your information the premium paid to ourselves for your policy will be held in a non-statutory trust until it is paid to the insurer. This means that the bank or other creditors have no charge on the premium. Money paid by you for your insurance is protected by risk transfer. This means that because we are an agent of the insurer money paid to us is taken as being paid to them. You will be advised if risk transfer does not apply. The non-statutory trust may be used to make advances of credit to enable a customer's premium obligation to be met before we have received the premium from the customer. Any interest earned on the account will be retained by us. The commission due to ourselves from your premium is drawn as soon as the premium is paid by yourself or the finance provider.

You may at any time request details of commission earned by ourselves and other parties associated with your policy.

This information can be provided verbally or in writing.

## **5) Professional Indemnity**

We conform to the FSA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory.

## **6) Confidentiality and Data Protection**

Unless required by law, public interest, virtue of our being regulated by FSA or you give consent all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance.

Stride Limited is registered as the data controller under the Data Protection Act 1998, registration number Z6183066. We will hold and process your personal data for insurance administration and marketing. You have the right to see personal information about you that we hold in our records. Should you have any queries please write to:

The Data Controller  
Stride Limited  
Birch House  
Parklands Business Park  
Forest Road  
Denmead  
Hampshire  
PO7 6XP

## **7) Disclosure of Information**

It is important that you understand that any information, statements or answers made by you to your insurer or us are your responsibility and must be correct. Your attention is particularly drawn to the importance of the declaration on a statement of fact and the declaration and signature on a proposal form as any failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover in part or in whole.

Facts material to the insurance are matters or information which may influence an insurer as to the acceptability of your proposal or renewal and must be disclosed throughout the life of the policy.

You are advised to keep copies of all documentation sent to or received from us for your own protection.

Please consult us if you are in doubt regarding any aspect.

For our mutual protection and training purposes telephone calls are recorded.

## **8) Quotations**

Your quotation is valid for a period of 30 days provided that all the information given at the time of the quotation is correct

<http://www.stride.co.uk>

and in full. If any changes, including the advised inception date, have to be made to the quotation this may affect the premium. Insurers reserve the right to change the terms of their policies which may also affect the premium.

### **9) Your policy terms**

When a policy is issued you are strongly advised to read it carefully. That document, schedule and any certificate is the basis of the contract of insurance you have purchased. If you are in any doubt about any of the policy terms and conditions, please seek our advice promptly.

### **10) Documents**

With your consent we reserve the right to retain certificates or other policy documents until all payments due under the policy have been made or outstanding documentation received.

Any agreed facilities for payment of premiums through us will be the subject of a written agreement.

By accepting this agreement you agree that delivery of any certificates of insurance to us shall constitute delivery to yourself in accordance with statute law. Should we withhold any documents we will ensure you receive full details of your insurance cover.

### **11) Claims**

If you have occasion to claim on your policy you must notify us immediately and we will promptly advise you and, if appropriate, issue you with a claim form and pass all details to your insurer. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimise the loss until you have agreement from your insurer.

If in any doubt please contact our claims department.

### **12) Insurer Databases**

To check information you have provided and to prevent fraudulent claims, insurers pass information to:

The Claims and Underwriting Exchange run by Insurance Database Services Ltd  
[www.cueuk.org](http://www.cueuk.org)

The Motor Insurance Anti-fraud and Theft Register by the Association of British Insurers  
[www.abi.org.uk](http://www.abi.org.uk)

The Motor Insurance Database run by the Motor Insurers' Information Centre  
[www.miic.org.uk](http://www.miic.org.uk)

These databases may be searched by the Police to help confirm who is insured to drive and in the event of an accident or claim they may be used by insurers and the Motor Insurers Bureau to identify relevant policy information.

### **13) Transfers**

There may be occasions when your policy is transferred to a different provider without prior discussion with yourself. In these circumstances the decision will have been taken in your best interests and the cover will remain the same.

### **14) Complaints**

It is always our intention to provide a first class service. However, should you have any cause for complaint you should in the first instance contact the Commercial Manager orally or in writing.

The telephone number is shown at the top of this document.

If your complaint cannot be resolved immediately we will acknowledge it within five working days, advising you who is dealing with the complaint.

We will provide a formal written response within 20 working days of the original complaint.

<http://www.stride.co.uk>

If the complaint cannot be resolved within this timescale we will write with an explanation as to the progress and the likely timescale involved.

The final resolution will be advised within eight weeks.

Your insurer also operates a complaints procedure, details of which are in your policy.

If you are not satisfied with how your complaint has been handled you may be entitled to refer it to the Financial Ombudsman Service. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Their address is:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone Number: 020 7964 1000.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **15) Compensation Scheme**

We are covered by the Financial Services Compensation Scheme. If we cannot meet our obligations you may be entitled to compensation. This will depend on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.  
[www.fscs.org.uk](http://www.fscs.org.uk)

Their address is:

7<sup>TH</sup> Floor, Lloyds Chambers  
Portsoken Street  
London  
E1 8BN

Telephone Number: 020 7892 7300

### **16) Note**

Your acceptance of these Terms of Business does not affect your statutory rights. These Terms of Business are effective from 01.07.11.

Any revision to these Terms of Business shall be in writing and form the basis of a revised Terms of Business.