



Our Terms of Business and Important Information we must Disclose to You

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. About Ourselves

Regent Facilities Limited is an Independent Intermediary trading as Horse and Rider Insurance Direct (HRID) who are authorised and regulated by the FCA. Our address is Crown House Augusta Place Leamington Spa Warwickshire CV32 5EL. We do not act contractually on behalf of or for you when conducting Insurance Mediation contracts.

3. Whose Products do we Offer?

<input type="checkbox"/> We offer products from a range of insurers for:	
<input checked="" type="checkbox"/> We only offer products from a limited number of insurers for:	Horse Trailers
<input checked="" type="checkbox"/> We only offer products from a single insurer for:	Horse Insurance, Pony Insurance and Rider Insurance

4. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may 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.

5. What will you have to pay us for our services?

We charge no Fee for a quotation, however we have a variety of service charges we need to inform you of. The tables below show the charges applicable at the time of printing. Up to date charges are available on request. Our fees are non-refundable even if you cancel your Policy. We reserve the right to make additional charges where necessary to reflect additional work undertaken. Under these circumstances you will be advised of the amount involved in advance.

Type of Transaction	Service Charge	Notes
Quotation (all policy types)	No Charge	
New policy inception and renewal	£25.00	
Mid Term Changes or Adjustments Duplicate Documents, covernotes (for taxation purposes or otherwise, payment defaults and cancellations.	£15.00	Where a transaction results in a premium credit, any refund to you will be reduced by any service charge and any other sums owing in respect of the policy.
Record of Personal Details held.	£10.00	
Returned cheques and Direct Debit Defaults	£25.00	
Instalment charges	Charge	
Payment by 2, 3 or 4 Cheque Payments	£4.00 per Cheque	
Payment by Direct Debit	9.7% Interest	This will be calculated on the amount of your premium less the deposit.

- No Fees.

6. Who Regulates Us?

Horse and Rider Insurance Direct is a trading style of Regent Facilities Limited, Crown House, Augusta Place, Leamington Spa CV32 5EL and is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 563632.

Our permitted business is arranging the administration of general insurance contracts. You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/> or by contacting the FCA on 0845 606 1234.

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

We are covered by the Financial Services Compensation Scheme (FSCS) and therefore you maybe entitled to compensation from them if HRID should be unable to meet its obligations. This depends on the type of business and the circumstances of the claim. For most types of insurance, advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without upper limit. Further information about compensation scheme arrangements is available from the FSCS.

8. Your Responsibilities to Us

The information you supply to us is the basis on which your cover and premium are agreed. If that information is incorrect or anything changes please let us know immediately as it could invalidate your policy or result in a claim not being paid. You are reminded that you have a duty to take reasonable care not to make any misrepresentation of facts. Any changes in information supplied will be accepted in writing. Remember, you should always tell us about any change immediately. Please DO NOT wait until your renewal.

9. Demands and Needs Statement

HRID arranges your insurance on a non-advised basis. It makes no recommendation as to the suitability of this insurance for your particular needs. The insurance will meet the demands and needs of those requiring horse and rider insurance, subject to the terms and conditions detailed in your Policy documentation. It is therefore important that you thoroughly read all the documentation we issue to you to ensure the insurance cover offered meets and will continue to meet your needs and expectations.

10. Cancellations and Mid Term Adjustments

Cooling Off Period - You have a right to cancel any insurance you buy through us when you take out a new Policy within the first 14 days of cover. You can do this by giving written notice to us within 14 days of your receipt of the policy document. If you do exercise this right, you will not be charged by the insurer for the service provided up to the point of cancellation. HRID will however make a cancellation charge. You will not be entitled to a refund of the policy fee made by HRID for arranging your insurance. Further, if you exercise this right to cancel your insurance, any Legal Protection you hold will also be cancelled. If you do not exercise your right to cancel within the cooling off period and for all Policies that have been renewed, any remaining cancellation rights will be as set out in the Policy document.

Insurers may at any time give 7 days notice of cancellation of this Policy by sending written notice of cancellation to you at your last known address shown on your Schedule. The notice of cancellation shall be sent by recorded delivery post and shall be deemed to have been received by you on the day after which it was posted. Please refer to your Policy document for further details. If you choose to pay by our instalment scheme, you will be provided with our Consumer Credit Agreement or Instalment Agreement to sign or agree over the phone. You are reminded that it is a term of both agreements that you authorise HRID, as your agent, to instruct the insurers to cancel your insurance, if any monthly direct debit or instalment payment, or any other amount due under those agreements, is in arrears and not paid by the due date.

11. At your Renewal

Shortly before renewal, we will send you a letter setting out our renewal quote and your payment options. If necessary, we will ask you to contact us at that time. Your Policy will not be automatically renewed without prior notification from HRID.

12. What to do if you have a claim

It is essential that you notify us promptly and in any case within 30 days after discovery of all incidents or allegations that may result in a claim against your insurance Policy. You must do so whether you believe you are liable or not or even if you do not intend to make a claim. Any failure to do so may result in your insurer refusing to accept this or a future claim. Any letter or other communication making allegations which could give rise to a claim which is received by you from any third party must be passed to us immediately. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests. Please contact HRID who will advise you on what actions you need to make to further your claim.

13. What to do if you have a complaint

In the first instance, please contact our Customer Service Department.

....In writing to: Horse and Rider Insurance Direct, Crown House, Augusta Place, Leamington Spa CV32 5EL

....By Telephone: 01926 468 770

....By email to: customerservices@HRID.co.uk

If your complaint cannot be resolved at this stage, we will advise you of what further steps are available to you including reference to the Financial Ombudsman Service (FOS).

14. Your Personal Information

We will share your personal information where the disclosure is required by law. As part of the process of providing you with a quote, arranging your insurance and putting your cover in place, your personal data will be shared with insurers. We may also use the information we have on record to tell you, by phone, letter or e-mail about insurance related or other goods and services which we think you may be interested in. These are likely to include other financial services. These may be products and services supplied by us or other selected third parties. Please let us know if you don't want us to do this.

Most of the insurers we deal with have a sharing of information agreement to prevent fraud. Whenever you arrange your insurance through us, your cover and premium will be agreed with your insurer on the basis that you agree to their passing on claims information to the Claims Underwriting Exchange and/or other databases.

15. Insurer Solvency

Whilst we will endeavour to place business with insurers who demonstrate an adequate level of financial solvency, and although their regulator requires them to maintain a minimum level of capital, we cannot guarantee the solvency of any insurer. We do not monitor insurer solvency on an ongoing basis, and shall not be liable for losses suffered by you in the event of the insolvency of an insurer.

16. Governing Law

These Terms and conditions are governed by English Law and we both agree to submit to the non-exclusive jurisdiction of the English courts.