



## 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:	Young Horse Insurance, Mature Horse Insurance, Pony Insurance and Rider Only 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	£35.00	This Fee is reduced to £25.00 for Rider Only Insurance
Mid Term Changes or Adjustments, Duplicate Documents, Covernotes (for taxation purposes or otherwise), Late Payment Fees and Cancellations.	£20.00	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.
Returned cheques and Direct Debit Defaults (in addition to any charges made by a bank or finance provider).	£25.00	
Record of Personal Details held.	No Charge	
<b>Instalment charges</b>	<b>Charge</b>	
Payment by 2, 3 or 4 Cheque Payments	£4.00 per Cheque	
Payment by Direct Debit	10.2% Interest	This will be calculated on the amount of your premium less any 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. Cancellation Rights**

You are entitled to cancel this contract of Insurance by contacting us within 14 days of the date you receive this Policy. The Insurers will then refund the full premium you have paid, provided no claim has been made or is pending. You can also cancel this contract of Insurance outside of the cooling off period by contacting HRID, where you may be entitled to a refund of Premium, provided no claim has been made during the current Period of Insurance. Please refer to the Policy Wording of the product for full details of the cancellation procedure. HRID will charge a fee for cancellation and in all cases you will not be entitled to a refund of the service charge or other fees made by HRID for arranging your Insurance.

The Insurers can cancel this contract of Insurance by giving you 14 days notice in writing where there is a valid reason for doing so. Examples of such reasons are detailed in your Policy Wording. We will send the cancellation letter to the address we have for you and the reason for cancellation will be set out in this letter. If the Insurers cancel this contract of insurance, you will be entitled to a pro rata refund of Premium, provided there is no suspicion of fraudulent activity and no claim has been made during the current Period of Insurance. If you choose to pay by an instalment scheme with one of our financial partners, you will be provided with a Consumer Credit Agreement or Instalment Agreement to sign or agree over the phone or by email. 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**

We will write to you before your Policy expires with details of your renewal terms or to advise that we do not intend to renew your Policy. If necessary, we will ask you to contact us at that time. We can accept no responsibility for you not having received our renewal invitation, and the onus is on you to ensure that you are aware of the renewal date of the Policy and to inform us that you have not received your renewal invitation. If you pay your Premium by Direct Debit when your Policy renewal is due we will automatically renew it for you unless you advise us beforehand that you do not wish to renew. In no other circumstances will your Policy automatically renew 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**

Please refer to the reverse of your Insurance Schedule or your Policy Wording for full details of the complaints procedure as this will differ from Product to Product. However, our complaints team details are as follows:-

....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](mailto:customerservices@hrid.co.uk)

If following the complaints procedure you remain unsatisfied you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

## **14. Your Personal Information, Premiums and Client Money**

We take protecting your personal information seriously and as such comply fully with all applicable Data Protection laws. The General Data Protection Regulation (GDPR), effective from 25 May 2018, provides you with new and enhanced rights over your personal information, including the right to be informed on how organisations handle your data. HRID is committed to processing your data in fair and transparent manner and we encourage you to read our Privacy Policy, available on our website via this link: <http://hrid.co.uk/privacypolicy>. If you require a printed copy, or, if after reading the document, you have any questions, you can contact our Data Protection Officer at [dpo@regent-group.co.uk](mailto:dpo@regent-group.co.uk).

Any monies relating to premiums, claims or refunds for your Policy which are received by HRID are held as agent of your insurer(s). We do not hold client money.

## **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.