

# About Our Insurance Services

## 1. Who are ingenie?

Ingenie are a specialist young driver telematics brand. Ingenie is a trading name of Endsleigh Insurance Services Limited (Company no: 856706), which is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.register.fca.org.uk](http://www.register.fca.org.uk) (FRN 304295).

## 2. Whose products do we offer?

We can only offer products from a limited number of insurers for annual car insurance policies. These are:

- Ageas Insurance Limited
- Covea Insurance plc
- Highway Insurance Limited
- Markerstudy Insurance Company Limited
- Royal & Sun Alliance Insurance plc

For optional extra insurances, we only offer products of:

UK General Insurance Limited on behalf of Watford Insurance Company Europe Ltd for:

- Replacement Vehicle

Financial & Legal Insurance Company Limited for:

- Motor Legal Expenses

Astrenska Insurance Limited for:

- Motor Breakdown
- Personal Motor Excess Protection Insurance

We only offer the product of Premium Credit Limited (PCL) for Direct Debit Credit Agreements.

## 3. Which service will we provide you with?

We're an established intermediary acting on your behalf. 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 on how to proceed.

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

Fee/Charge	Amount
New Business Arrangement Fee	Up to £40.00
Renewal Arrangement Fee	£75.00
Duplicate Document Charge	£20.00
Mid-Term Adjustment	£25.00
Cancellation Fee:	
- Within 'Cooling-off' Period*	£35.00
- After 'Cooling-off' Period	£80.00
- Before cover has started**	£35.00
Voided Policies Fee***	£75.00

\*The Cooling-off Period is up to 14 days from the start date of the policy or (if later) the day on which you receive your policy documentation and supporting information.

\*\*If you cancel your policy before the cover has started you will receive a refund but we take a fee to cover our administration costs.

\*\*\*This fee applies when your insurer instructs us to cancel your policy back to the start date. The insurer will treat the policy as invalid from the outset, but we take a fee to cover our administration costs.

These amounts are in addition to any fees and/or charges made by your insurer or PCL. All fees & charges are non-refundable unless otherwise stated. We are paid commission by PCL for the arrangement of your direct debit credit agreement. Certain other fees maybe charged under the contract of insurance in relation to your telematics device, these are referred to in the Fees and Charges section of the motor insurance policy wording.

We charge you a fee to arrange and administer the motor policy with the insurer on your behalf. We will tell you the exact fee amount for arranging your motor insurance before you purchase it. We are paid a commission by the insurer based on your vehicle and your circumstances which forms part of your total annual motor premium. We are paid a flat fee by the insurer for arranging any optional extras on your behalf.

## 5. Cancellations

If we or the insurer cancel the policy, we will write to you providing a minimum of 7 days' notice of cancellation. This will be to your last known postal or e-mail address, in line with your preference to receive policy documentation.

If you cancel your direct debit or finance agreement with PCL this does not mean cancellation of your motor insurance policy, which is a separate contract. Please contact us to arrange an alternative payment method or cancellation of your policy.

Cancellation of the main motor insurance policy also cancels any optional extra insurances that you may have selected and as listed under Section 2 above. We make a full refund of premium for all optional extra insurances within the 'cooling-off' period. Thereafter, no refunds are due.

## 6. What happens at renewal?

We aim to find you the most competitive premium by searching our panel of insurers for any future renewal.

We will let you know via e-mail and/or letter that we intend to automatically renew your policy along with any optional extra insurances you hold. If you pay by instalments, the direct debits will continue to be taken each month. If you originally paid in full, then payment will be from the debit/credit card last used to make payment provided we have your consent to do so. If you'd rather we didn't automatically renew your policies, you must let us know before the renewal date.

If no notification of our intention to take payment is shown on the renewal invitation, or if the requested payment isn't authorised, then your policy won't renew, and you will need to contact us if you wish to maintain insurance cover.

There will be times when we are unable to renew your policy automatically and we will of course let you know.

## 7. Payment of premiums (including Direct Debits)

Premium Credit Limited (PCL) is the company used by us to provide direct debit finance to enable its customers to pay for their insurance by spreading the costs over regular instalments, instead of paying the whole premium up front.

Unless otherwise agreed, payments must be made on their due date and your cover is only effective from the time we receive payment. We may cancel or lapse cover where payments are not received on time. If you choose to pay by direct debit, your personal information and the bank details you provide will be passed to Premium Credit Limited (PCL). To assess your application for credit, PCL will search public information that a credit reference agency holds about you. Details of their search and your application will appear on your record, whether or not your application proceeds. If you have any questions about your instalments, contact PCL at [www.premium-credit.co.uk/contact](http://www.premium-credit.co.uk/contact).

At renewal of your insurance policy we will continue to pass your details to PCL unless you tell us otherwise.

Please refer to your PCL welcome pack for further details, including your right to cancel under the terms of the 'cooling-off' period.

PCL will tell us if you fail to make payment by direct debit under the terms of your credit agreement or if you end the agreement. This may result in your policy being cancelled and any money owed to PCL under your premium finance agreement will be deducted from any premium refund from the insurer.

If PCL have been paid in full any remaining refund will be used to offset Endsleigh Insurance Services Limited costs including fees & charges.

Endsleigh Insurance Services Limited acts as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurer with which your insurance is arranged. Any interest earned on these monies is retained by Endsleigh Insurance Services Limited.

## 8. Collection of outstanding payments (and refunds)

You must continue to make payments in full and on time for your insurances, including after notification of a claim, or we will commence cancellation procedures. If, within 7 calendar days of our notice you fail to respond, we will try to collect any outstanding payments from the card details on file. If this fails, we may pass the debt to our Debt Collection Agency (for which an additional fee may be charged). Any costs that they incur in the recovery of the debt will be added to the amount outstanding. Any refund due to you will be returned on the debit or credit card we hold on file.

## 9. Who regulates us?

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Our permitted business is introducing, arranging, dealing as an agent and assisting in the administration and performance of general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## 10. What to do if you have a complaint

Our aim is to get everything right, first time, every time. If a mistake is made, we will put it right quickly. To start the process of investigating a complaint all you need to do is phone, e-mail or send a letter to the contact details below.

**Telephone:** 0330 678 0652

**E-mail:** [service@ingenie-insurance.co.uk](mailto:service@ingenie-insurance.co.uk)

**Write to:** Customer Services Department  
Ingenie, Europa House, Midland Way  
Thornbury, Bristol, BS35 2JX.

Once your complaint has been received it will be treated with the highest importance. If you remain dissatisfied you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

The FOS can be contacted at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel No. 0800 023 4567. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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

We are covered by the 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 arrangements can be obtained from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or you can telephone 0800 678 1100.

## 12. Data Protection

We are committed to being transparent about how we handle your data and protect your privacy. Full details are in our privacy policy, which you can find at [www.ingenie.com](http://www.ingenie.com) or you can contact us at [privacy@endsleigh.co.uk](mailto:privacy@endsleigh.co.uk).

For details of how your insurer uses your personal information, please visit:

**Ageas:**  
[www.ageas.co.uk/privacypolicy](http://www.ageas.co.uk/privacypolicy)

**Covea:**  
[www.coveainsurance.co.uk/privacy-notice/motor-insurance-section/](http://www.coveainsurance.co.uk/privacy-notice/motor-insurance-section/)

**Highway:**  
[www.lvbroker.co.uk/customers/data-protection](http://www.lvbroker.co.uk/customers/data-protection)

**Markerstudy**  
<https://resources.markerstudy.com/media/1376/markerstudy-insurance-services-limited>

**Royal & Sun Alliance**  
<https://www.rsagroup.com/support/legal-information/privacy-policy/>

## 13. Demands and Needs Statement

Endsleigh Insurance Services Limited will communicate information clearly and fairly to ensure you have the information you need to make an informed decision about your insurance.

When choosing your motor insurance, you provided us with the details shown on your Statement of Fact. Please check this, together with the other documentation provided, to ensure the information we collected is accurate and that the cover we have provided meets your needs.

A Motor Legal Expenses policy meets the demands and needs of a driver who, if involved in a motor accident which is not their fault, will require:

- A loss recovery service (including legal assistance and representation if necessary to recover any uninsured losses arising from the accident); and
- Cover against the legal costs (including the costs of the loss recovery service) incurred in pursuing any claim for recovery of such losses (including any claim for death or personal injury) to the extent that these costs are not fully recovered from the other party or their insurers.

A Replacement Vehicle policy meets the demands and needs of a customer who requires a replacement vehicle should their vehicle be immobilised due to fire, an accident that leaves it a write-off, vandalism, or if it is stolen.

UK Roadside Breakdown cover meets the demands and needs of customers who wish to ensure that following a breakdown more than one mile from their home address, assistance will be provided to attempt to repair the vehicle at the roadside or, if not repairable at the scene of the breakdown, tow the vehicle to an onward destination of the customer's choice within a 20-mile radius.

UK Roadside & Recovery Breakdown cover meets the demands and needs of customers who wish to ensure that following a breakdown more than one mile from their home address, assistance will be provided to attempt to repair the vehicle at the roadside, or if not repairable at the scene of the breakdown, tow the vehicle to the nearest repairer. If repairs cannot be made the same day, the vehicle, driver and passengers will be transported to any place chosen by the customer within the UK.

Total UK Breakdown cover meets the demands and needs of customers who wish to ensure that following a breakdown more than one mile from their home address, assistance will be provided to attempt to repair the vehicle at the roadside, or if not repairable at the scene of the breakdown, tow the vehicle to the nearest repairer. If repairs cannot be made the same day, the vehicle, driver and passengers will be transported to any place chosen by the customer within the UK. If the vehicle breaks down at the customer's home address or within one mile of it, assistance will be provided to attempt to repair the vehicle. If it cannot be repaired at the scene of the breakdown, the vehicle will be recovered to the nearest repairer within a 20-mile radius.

A Personal Motor Excess Protection Insurance policy meets the demands and needs of a policyholder seeking to protect the excess they are liable for following a successful claim under their main insurance policy.