

# REALM PROTECTION

## TERMS OF BUSINESS AGREEMENT

### Key Information You the Customer Need to Be Aware of

Please read this document carefully. It contains important information which the Financial Conduct Authority requires us to give you and should be used to decide if our services are right for you. These terms of business are for consumers, who are not acting for purposes relating to their trade, business or profession.

Please contact us if there is anything in this document which you do not understand or with which you disagree.

### Who Are We?

Realm Protection Ltd, 68 Lombard Street, London, EC3V 9LJ is an independent insurance intermediary and not an insurer, registered number 08738980. We are authorised and regulated by the Financial conduct authority FRN627951.

We also use Trent-Services (Administration) Ltd, Trent House, 401-402 Cirencester Business Park, Love Lane, Cirencester, Gloucestershire, GL7 1XD, to administer the policies on our behalf. They are also authorised and regulated by the Financial Conduct Authority FRN 315285.

These details can be checked on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA consumer helpline on 0800 111 6768 (Free phone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

### Our Service

You will not receive advice or a recommendation from us. The website will ask some questions to narrow down the selection of products that we will provide details on. You will then need to decide how to proceed and whether the product is suitable for you. We will explain the main features of the product and services that we offer you, including details of the provider, period of cover, main details of the cover and benefits and any significant or unusual restrictions, exclusions, conditions or obligations.

As an insurance intermediary we act as your agent. We may also have relationships with insurers and act for them in a limited capacity. We are subject to the laws of agency and will always act in your best interests.

### Whose Products Do We Offer?

We offer products from different insurers, but we will only offer products from a single insurer depending on the type of insurance product that you select. You can find details of each insurer on our website at [www.realmprotection.co.uk](http://www.realmprotection.co.uk) or by emailing your query to [info@realmprotection.co.uk](mailto:info@realmprotection.co.uk).

We do not guarantee the solvency of any insurer we place business with.

### How Are We Paid?

We are remunerated by commission from your premium and paid to us by your insurer, and you may request details of this from us. In the event of cancellation, we do not refund the amount of money paid to us for arranging your insurance. We do not make additional fees or charges for our service.

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### What Will Happen If You Cancel?

#### Cancellation within the 'cooling off' period

All consumers have the statutory right to cancel within 30 days of inception, renewal or upon receipt of the policy documentation, whichever is the later and provided there have been no claims, all premiums paid, will be repaid.

#### Cancellation after the 'cooling off' period

If you cancel after 30 days then there will be no return of premium and any claim in payment will cease.

### Payment Options

Payment is by direct debit monthly in advance.

### Your Responsibility to Provide Information

You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy. If you are in doubt, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled, have special terms imposed, policy voided, and the premium may not be returned.

You must also inform us of any changes to your policy details during the life of your policy, including at your annual review. Please read carefully all policy documents sent to you and inform us immediately of any incorrect information shown. If you have difficulty in understanding anything, please let us know and we will assist you.

For your protection, insurers maintain databases to prevent fraud and the information you give us may be subject to checks.

### Protecting Your Money

Trent-Services (Administration) Ltd will hold your premium payment under risk transfer as agent of the insurers and they do this by paying it into an insurer premium trust account until it is passed to the insurers.

This is to protect your money and means that whilst your money is in the account, it cannot be used for any purpose other than paying the insurers or transferring commission. We will retain any interest earned on the account.

### Financial Services Compensation Scheme

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 and further information about compensation scheme arrangements is available from the FSCS.

### Data Protection

We comply with the principles of the General Data Protection Regulation (GDPR) when dealing with all data received from customers or visitors to our website. A copy of our Privacy Notice is available on our website and is provided when we collect your information. It contains important information about how we protect and use your personal data.

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### Complaints

We do our best to provide you with the highest levels of customer service at all times, however, should you wish to make a complaint you should do so with our Customer Services Manager.

You can do this in writing to REALM PROTECTION LTD 68 Lombard Street, London, EC3V 9LJ

or by EMAIL to [info@realmprotection.co.uk](mailto:info@realmprotection.co.uk)

If we are unable to resolve your complaint by close of business 3 working days after receiving your complaint an acknowledgement will be sent no later than 5 working days after receiving your complaint confirming who is dealing with the complaint and when we will expect to respond to you. We will keep you apprised of the progress of your complaint and within 8 weeks of the date we receive a complaint we will provide you with our final decision.

If you remain dissatisfied you can refer your case to the

FINANCIAL OMBUDSMAN SERVICE

Exchange Tower

Harbour Exchange, London E14 9SR

TELEPHONE: 0300 123 9 123 or 0800 023 4567.

EMAIL: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk).

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

### Making A Claim

If you wish to make a claim on your policy, please refer to the details shown within your policy document as they are specific to each policy

### Treating You Fairly

Our aim is to treat all customers fairly. Whenever we deal with you we will work hard to ensure that the information we give is clear and understandable. In the event that something does go wrong we aim to put things right where we have made a mistake.

### Governing Law

The laws of England and Wales govern this agreement and any dispute is subject to the English courts.