

Our Insurance Services & Costs for Commercial Customers



Authorisation Statement

Omni Insure is a trading style of Omni Intermediary Solutions Limited which is regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 309510.

Our Services

For Professional Indemnity Insurance we are an intermediary and will act on your behalf. Once we have gathered your demands and needs, we will source a proposal through our primary underwriter Collegiate Underwriting (FCA number 307301) for an insurance policy from two insurers, AmTrust Specialty Limited and AXA Insurance UK Plc. We will provide information only based on your stated demands and needs where terms are offered. It will therefore be your responsibility to ensure the policy meets your demands and needs.

The Costs of our Services

We do not charge a fee for these services as we will receive commission from the policy provider/insurer.

Disclosing information about your business

To be eligible to claim on an insurance contract you must be aware of your responsibilities when disclosing information about your business's circumstances to the insurer. This includes all material information you or any other person within the business knows, or ought to know, about the business and which must be presented in a clear and accessible manner for the insurer to raise any further enquiries relating to them. Failure to disclose any material information could result in a future claim being declined.

Cancellation rights

The policy has no cancellation rights, but underwriters can consider the merits of individual cases. If you feel your circumstances merit consideration, then please confirm in writing your reasons and we will pass them on to the underwriter.

Do not stop paying your premium in the meantime as this will compromise your cover and result in no indemnity being provided for any claims.

Complaints

If you wish to register a complaint, please write to Omnicores Intermediary Solutions Limited, Fintel House, St Andrew's Road, Huddersfield, HD1 6NA or email support@omni-insure.co.uk or alternatively telephone **01484 624036**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on **0800 023 4567**.

Where your firm is authorised with the Financial Conduct Authority. Our understanding is you will not have access to the Financial Ombudsman Service due to you not meeting the definition of an eligible complainant.

Omni Insure is a trading name of Omnicores Intermediary Solutions Limited which is authorised and regulated by the Financial Conduct Authority.

Registered in England and Wales under company number 04488043.

Registered Office: Fintel House, St Andrew's Road, Huddersfield HD1 6NA.

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Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>.

Our Ethical Policy

We are committed to providing the highest standard of service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
 - not place our interests above yours;
 - communicate clearly, promptly;
 - seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required;
 - where possible we will adapt our communication means with you according to your needs.
- Please discuss this with us.

Force Majeure

We shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

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