SimplyMotorCover – Motor Breakdown Terms of Business Agreement

Please read this document carefully. It sets out the terms and conditions on which we agree to act for you (and/or your appointed agent), contains details of our responsibilities together with your responsibilities both to us, to insurers and to other third-party providers. Please contact us immediately if there is anything in this document that you do not understand or with which you disagree. Your receipt of this document constitutes your informed consent to its contents.

1. Who we are?

SimplyMotorCover is a trading name of PlanProtect Limited, registered office: Suite F2, The Annex, Seven Hills Business Centre, South Street, Morley, Leeds, LS27 8AT (Registered company number 14519486).

2. Who regulates us?

PlanProtect Limited is an appointed representative (FRN 988654) of Your Company Matters Ltd, a company authorised and regulated by the Financial Conduct Authority (FRN 486123). You can check our permissions and the names under which we trade on the FCA's Register https://register.fca.org.uk/ or by phoning the FCA on 0800 111 6768.

3. Our services and products we provide

We are committed to providing you with good quality service and insurance products and will always act in your best interest. We operate under delegated authority arrangements on behalf of the insurers and act as agent of the insurer when arranging and issuing your policy and in the event of a claim.

Our permitted business activities are arranging (bringing about) deals, making arrangements with a view to transactions, dealing as agent, assisting in the administration and performance of a contract and agreeing to carry on a regulated activity in respect of General Insurance contracts.

We only use a single insurer for each product; you will be advised of the insurer at quotation stage and in your policy documents. Unless we have informed you to the contrary in writing we will not assess your specific insurance needs and will not make a personal recommendation but will provide you with the information to enable you to make a decision on whether the product meets your needs.

No advice or recommendations are given in relation to this product. SimplyMotorCover receives commission from the insurer which is a percentage of the total annual premium you pay.

4. Duty to disclosure accurate and full information

It is your responsibility to take reasonable care and, when asked, to answer all questions fully and accurately to insurers and us prior to and when you purchase an insurance policy, throughout the life of the policy and when you renew that policy. Failure on your part to immediately disclose accurate information when asked or provide misleading information could result in your insurer imposing different terms on the policy, charging a higher premium, or in some circumstances may avoid the policy from inception and any claims would not be paid.

All material facts disclosed to us and insurers should be full, true and accurate. Material facts are those that would influence an insurer in deciding whether or not to accept a risk and the terms and conditions that would apply. Where forms are completed or partially completed on your behalf, you should check them for accuracy before signing. If you are in any doubt as to whether a fact is relevant, you should disclose it and then ask for guidance.

5. Our remuneration and charges

We are remunerated by commission which is paid to us by your insurer(s). We may receive additional payments from your insurer(s) reflecting the profitability of our account with them.

Unless we otherwise agree we will charge fees on the following basis dependent upon the total overall premium level due to ourselves. Fees charged are non-refundable.

Transaction Type	Fee
Broker Fee - Arranging new, additional or renewing cover for each vehicle on your policy	£15.00
Mid Term Adjustment	£15.00
Cancellation	£15.00

6. Client and insurer money

We act as agent of the insurer for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and that any claims money or premium refund is treated as received by you when it is actually paid over to you.

7. Data protection

We believe that all personal data we request is necessary to conduct our business and perform our duties as an insurance intermediary and at all times confirm we comply with the provisions of the applicable UK, EU and any other data protections laws including the Data Protection Act 2018.

We will collect and use personal data such as individual's name and contact details and some sensitive personal data such as criminal convictions and health details, where relevant. We will use this data for services such as arranging insurance, marketing and claims handling. For more information, please refer to our Privacy Policy

8. Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about your insurance policy you can email or to write to us:

Email: enquiries@simplymotorcover.com
Post: Customer Relations Department, PlanProtect, Suite F2, The Annex, Seven Hills Business Centre, South Street, Leeds, LS27 8AT

We need you to help us by summarising the problem, policies affected and the resolution you expect. We will endeavour to rectify the problem immediately but if we are unable to do so your complaint will be dealt with in accordance with our formal Complaints Procedure, a copy of which will be provided to you.

Should you remain dissatisfied with our final decision or more than 8 weeks have passed since receipt of your complaint then if you wish, you may contact the Financial Ombudsman Service (FOS), details of which can be found at www.financial-ombudsman.org.uk

9. Demands and needs

This product meets the demands and needs of those who wish to insure themselves against the financial impact of motor assistance in the event of a vehicle breakdown.

10. Renewal

We will provide you with renewal terms for your policy at least 21 days before the renewal date, or inform you if renewal is not being invited. Along with your renewal terms, we will include:

- A statement of any changes to the terms of the policy.
- A statement of any changes to information required under relevant law.
- A clear statement of the renewal price.
- Information about your right to cancel the policy.

If we do not receive your instructions regarding renewal before the renewal date, and you have not notified us that you do not wish to renew, we reserve the right to automatically renew your policy to ensure continuous coverage. If your policy is renewed automatically, you will be liable to make payment to us or to the insurer. If you pay by instalments, we will continue to accept payments.

You can choose to opt out of automatic renewal at any time by contacting us. If you opt out, you will need to contact us to arrange renewal manually. You can choose to opt out of automatic renewal at any time, please contact us using the information provided on our Contact Us page. If you opt out, you will need to contact us again to arrange manual renewal