

# Our terms and conditions

## Everything you need to know about us and how we will manage your policy

### About us...

iGO4 Limited (iGO4) is an independent intermediary offering a range of personal insurance products from a panel of leading insurers in the marketplace. If you want to know the insurers we work with, a full list is available on the following link [help.igo4.com](http://help.igo4.com) or you can alternatively contact us using the telephone number given in your welcome email. The insurer or insurers for your policy will be defined on your policy schedule.

Our aim is to give you choice so we will not advise you or make recommendations; what we will do is provide you with our lowest premium and give you all the information you need to make an informed decision based on your needs. By arranging your insurance policy through iGO4 you are assumed to have agreed to be bound by these terms and conditions.

This product meets the demands and needs of someone who wishes to insure their home. If you need to change any details or discuss the cover, don't worry just call us and we will take you through it.

As an environmentally friendly business we communicate with you electronically using the email address you provide. All of your documentation is available in digital and downloadable format within the secure "My Policy" section of our website at [www.iGO4.com](http://www.iGO4.com). This ensures your insurance documents are safe and accessible at all times.

As a broker iGO4 will act for you as your agent when searching the market for a suitable policy and arranging the cover to be put in place and when administering your policy once you have taken it out. However, this changes when receiving a claim notification where iGO4 will act on behalf of the insurer. We also act as an agent of insurers when collecting premiums from you.

iGO4 is a credit broker dealing specifically by contract with only one credit provider. iGO4 receives commission as part of this arrangement.

Optional extras: We are only able to offer a single provider for each optional add-on product.

### Who regulates us?

iGO4 is authorised and regulated by the Financial Conduct Authority (FCA), our FCA registration number is 536726 and our registered address is iGO4 House, Staniland Way, Peterborough, PE4 6JT. Our permitted business is assisting in the arrangement, administration and performance of a contract of insurance, and credit broking.

You can check our details on the FCA's register by visiting their website [www.fca.org.uk](http://www.fca.org.uk). Please note that the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of risks in the Channel Islands or the Isle of Man.

### Keep us updated...

You have a legal obligation to provide accurate information in response to our questions and to take reasonable care not to make a misrepresentation in connection with your policy.

You must notify us immediately of any changes to the information you have provided, as failure to do so could mean that your policy may not protect you. You must take reasonable care to ensure any changes to the information provided are declared as this may affect your current policy, but may also influence the acceptance and assessment of the insurer's renewal terms. The reason why this is so important is that if you fail to tell us or the insurer, the insurer may not pay a part or all of your claim and may cancel your policy. You may find it difficult to re-arrange cover because you did not tell an insurer everything when asked, and you will have to disclose this fact when you reapply for insurance.

### What you will have to pay for our services...

iGO4 receives payment for arranging insurance policies in the form of commission paid by the insurer that provides your cover, this is a percentage of your premium and is included in the premium you pay. In addition to your premium, the following charges may be applied by us during the life of your policy including certain fees which you pay directly to us:

<b>Documents or duplicate documents by Post</b>	If you would like to receive your documents by post a fee of <b>£15.00</b> will apply. However all documents are available for download from the iGO4 'My Policy' section of our website at no additional charge.
<b>All changes to your policy</b>	In addition to any premium charged by the insurer, iGO4 will charge the following fees when changes are made to your policy:  Completed online - <b>£0.00</b>  Completed offline by us or via our call centre - <b>£35.00</b>
<b>Cancellation of your policy</b>	Your policy is a contract for 12 months. If your insurance is cancelled for any reason you will be charged <b>£75.00</b> in addition to the charge made by your insurer for the cover you have received.  iGO4's commission is non-refundable in the event of the policy being cancelled after the first 14 days.
<b>Other charges that may apply</b>	If you are paying your premium by monthly instalments you may be charged <b>£30.00</b> for any failed monthly instalment collection by your finance provider.  iGO4 will apply a <b>£20.00</b> fee if the debt is sent to the debt collection agency.  If you do not return any documentation that we request within the time allocated we may charge you a late document fee of <b>£20.00</b> .

## Payment options...

We accept payment by most major credit and debit cards.

If you choose to pay your premium by instalments this will be via a finance arrangement, which will be in your name and subject to interest charges that we will confirm to you when providing the full details. Importantly, the instalment arrangement (credit agreement) you will enter into will be with the finance company not iGO4. It is an entirely separate contract irrespective of the insurance contract.

So that they have the necessary information to assess your application, prevent fraud and ensure that you are offered the best payment option for your needs, our funding agency Close Brothers Limited trading as Close Brothers Premium Finance will use credit referencing agencies for a hard credit check for new policies and renewals. As this is a hard credit check, your entire credit history will be searched and a mark will be left on your credit report, so whenever prospective lenders look at your credit report they can see you applied for credit and whether you were accepted. This affordability assessment will take place after you have applied for a credit agreement.

If your application is unsuccessful, Close Brothers will contact you to inform you. This will not invalidate your insurance - however, you will be required to pay for your policy in one full payment.

In the event of your failure to meet the contractual obligations regarding payment, the finance provider will cancel the credit agreement and charge the funded balance back to iGO4. iGO4 will then contact you directly regarding payment for your insurance policy. Please note that you will be liable to pay any costs and charges to your finance company if you do not keep up your repayments, in addition to any charges payable to iGO4.

Before your premium is paid to the relevant insurer, and for your protection, we hold your money as an agent of the insurer. This means the premium is treated as having been received by the insurer as soon as it is received by us. Any refund due to you from the insurer may also be held by us as the agent prior to it being paid to you.

## Your right to cancel...

Please contact us if you wish to cancel your policy. You have a legal right to cancel for any reason within 14 days of receiving the full policy terms. A charge will apply for the period of cover provided and in addition an administration charge will apply as shown under **“What you will have to pay for our services...”**

After 14 days you may cancel this agreement with us at any time subject to the charges detailed under **“What you will have to pay for our services...”** There will be no refund for any additional product that you choose alongside your policy after 14 days from the start date of your policy.

We also reserve the right to cancel this agreement at any time if there are valid grounds for doing so. We will provide you with sufficient time to re-arrange your insurance and we will notify you of termination in writing via e-mail or letter, together with an explanation if appropriate. Valid reasons may include but are not limited to:

- where we, or your premium finance provider have been unable to collect a premium payment;

- where you are required to send us information in accordance with the terms of your quotation and you fail to do so;
- where we reasonably suspect fraud; or
- use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or underwriters.

Should your policy be cancelled for any reason there will be no return of premium if a claim has been made during the current period of insurance. If you pay by instalments, please also refer to your credit agreement.

### If you need to complain...

We want your experience with us to be second to none but if this is not the case, we want to know about it. If you have a complaint you can let us know by calling our Customer Service team on **01733 308235**, emailing us at [complaints@iGO4.com](mailto:complaints@iGO4.com) or writing to us at **Complaints, iGO4, iGO4 House, Staniland Way, Peterborough, PE4 6JT**. Please note that calls may be recorded.

We investigate all complaints that we receive and hope to come to a satisfactory outcome as quickly as possible. However, if you are not happy with our response, you may approach the Financial Ombudsman Service by writing to them at **Financial Ombudsman Service, Exchange Tower, London, E14 9SR** or by telephone on **0800 023 4567** from a landline or **0300 123 9123** from a mobile. Alternatively visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or contact them via the EU Online Dispute Resolution Platform at <http://ec.europa.eu/consumers/odr>. Full details of our complaints procedure are available on request.

### When your policy is due to renew...

In good time before your renewal date we will provide you with an invitation which details the premium and the terms and conditions for renewal of your policy. We will review the premium with your current insurer and we will also work with our panel of insurers to see if we are able to find a cheaper alternative than your current renewal quote.

If you are paying by monthly instalments in most cases you won't need to do anything, we will renew your insurance policy as per our invitation and continue to collect the monthly instalments from your bank as usual.

If you pay for your insurance in full by credit or debit card, in most cases we will attempt to take payment using the securely held card details we have on file.

You will need to contact us before your cover runs out if you wish to use an alternative payment method or you do not want to renew your policy with us.

If for some reason we are unable to automatically renew your policy, we will contact you by e-mail in good time before your renewal date to let you know what needs to be done in order to continue your cover with iGO4.

## The legal bit...

iGO4 and you, the policyholder, are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you are resident at the time of contract conclusion will apply. If you are not resident in the United Kingdom, the law which will apply will be the law of England and Wales.

## Financial Services Compensation Scheme (FSCS)...

iGO4 and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of insurance and the circumstances of a claim. Insurance arranging is covered for 90% of the claim without any upper limit and compulsory classes of insurance such as third party motor insurance are covered for 100% without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on [www.FSCS.org.uk](http://www.FSCS.org.uk) or by telephoning **0800 678 1100**.

### WARNING

**When applying for or amending your insurance policy, we will ask a number of questions to assess the risk prior to agreeing cover. It is your duty to ensure that you answer all questions honestly and reasonably. These questions are designed to enable us to understand your insurance needs, and only by asking such questions and receiving answers which are given honestly and with reasonable care can we or the insurer be in a position to offer terms which are designed to meet your demands and needs.**

**If you are buying this policy for your trade, business or profession then it is vital that you understand your duty to provide all materially relevant information to us throughout the life of the policy. Materially important information is any information that could influence an insurer's decision to accept your risk including the cost of your insurance. For example, details of previous insurance claims that you have made, or reported, personal information about you, such as criminal convictions and general information about the risk. If you are not sure how much information to provide or do not understand the questions please ask.**

**FAILURE TO ANSWER QUESTIONS HONESTLY AND REASONABLY, WHEN ASKED, MAY LEAVE YOU WITH NO COVER AND A CLAIM NOT PAID.**

Last Updated: 1st May 2018

Registered in England No 5095154. Registered address: iGO4 House, Staniland Way, Peterborough, PE4 6JT. iGO4 Limited is authorised and regulated by the Financial Conduct Authority, registered number: 536726.