

Terms & Conditions

Who are we?

Zenith Insurance is a trading name of Zenith Insurance Plc. Zenith Insurance Plc is an authorised insurance company within the Markerstudy Insurance Group of companies. Zenith Insurance Plc is registered in Gibraltar, No 84085 and its registered address 846-848, Europort, Gibraltar.

As far as your policy is concerned, policy administration other than claims handling is undertaken by iGO4 Limited which is registered in England, No 5095154 and its registered address is Olympus House, Staniland Way, Peterborough PE4 6NA.

Any claim made under your policy will be handled by Zenith Insurance Management UK Limited, an outsourced service provider/third party administrator registered in England and Wales No. 5309111 whose registered address is Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR. Zenith Insurance Management UK Limited is a UK based Company which is also a member of the Markerstudy Insurance Group.

Who regulates us?

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and is subject to a limited regulation by the Financial Conduct Authority in respect of underwriting business in the UK (FCA Register Number 211787).

Zenith Insurance Management UK Limited is authorised and regulated by the Financial Conduct Authority (FCA Register Number 429279).

iGO4 Limited are authorised and regulated by the Financial Conduct Authority (FCA), our FCA registration number is 536726 and our registered address is Olympus House, Staniland Way, Peterborough, PE4 6NA. They require us to give you information to help you decide if our services are right for you and this document outlines our terms and conditions.

You can check our details on the FCA's register by visiting the FCA's website. Our permitted business is arranging general insurance contracts and just so you know, we hold money as an agent of the insurer.

Please note that Isle of Man based risks are subject to local regulation in the Isle of Man.

Advice

We do not give advice or make recommendations. We will give you information to enable you to make an informed decision based on your needs.

A detailed description of the policy to be issued on your behalf will be contained in a Policy Summary which will be made available to you as part of the process of you obtaining a quotation from us. We can also supply you with a specimen copy of the insurance policy should you request this.

Quotations are based on the information provided by you at the time of the quotation and are valid for 30 days from that date. All premiums quoted include the government's Insurance Premium Tax.

We only provide insurance for vehicles based in the United Kingdom and all premium transactions are in pounds sterling.

The intermediary arranging Zenith Van Insurance policies is iGO4 Limited. iGO4 Limited is authorised and regulated by the Financial Conduct Authority, register number 536726. Registered in England No 5095154. Registered address: Olympus House, Staniland Way, Peterborough, PE4 6NA. Zenith Insurance is a trading name of Zenith Insurance plc, registered in Gibraltar (No.84085) with registered office address at 846 - 848 Europort, Gibraltar. Zenith Insurance plc is authorised by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting business in the UK (register number: 211787).

You must pay your premium before we can arrange cover for you. This may be either the full premium due or a deposit amount if we have agreed that the premium may be paid by instalments.

Withheld documents

We may keep certain documents such as proof of no claims discount while we are awaiting payment of outstanding premium or administration charges. We will ensure that you have the documents you are required to have by law.

What will you have to pay for our services?

In addition to your insurance premiums, we may make the following charges:

Documents or duplicate documents by Post	If you would like to receive your documents by post a fee of £15.00 will apply. However all documents are available for download within the 'Manage Your Account' section of the website at no additional charge.
All mid-term adjustments	Completed Online - £0.00 , Completed Offline - £30.00
Cancellation of the policy within the first 14 days	If your insurance is cancelled for any reason within the first 14 days from the start date of your policy we will make a charge for the time you have been on cover plus a £25.00 administration fee.
Cancellation of the policy after the first 14 days	Your policy is a contract for 12 months. If your insurance is cancelled for any reason after the first 14 days you will be charged £70.00 in addition to the premium payable for the period of cover that we have provided. There will be no return of premium if a claim has been made during the current year of insurance. If you pay by instalments, please also refer to your credit agreement. There will be no refund on any Additional Product that you choose alongside your Motor Policy
Cancellation of the policy due to non-disclosure or misrepresentation	If your policy is cancelled as a result of non-disclosure or misrepresentation we may make a charge for the time you have been on cover plus £50.00 if within the first 14 days from the start date of your policy or £100 if after the first 14 days from the start date of your policy If we elect to treat the policy as void due to non-disclosure or misrepresentation an administration charge of at least £50.00 if within the first 14 days from the start date of your policy or £100 if after the first 14 days from the start date of your policy will be deducted from any premium refund.
Cancellation of renewal	Instalment customers: You must call us at least 5 days prior to your renewal date if you do not wish to renew your policy and you will be charged a £25.00 administration fee should you fail to do so. Payment if full customers: You must call us prior to your renewal date if you do not wish to renew your policy and you will be charged a £25.00 administration fee should you fail to do so.
Other charges that may apply	If you are paying your premium by monthly instalments on Direct Debit we reserve the right to apply a charge of up to £25.00 for any unsuccessful collection of a monthly instalment. Late return of documents – If you do not return any documentation that we request in the time specified we will charge you up to £20.00 . If we also have to check your driving licence details with the DVLA an additional fee of £5.00 will apply

Purchasing your policy online

If you are purchasing your policy online it is essential that you ensure that all information you have provided is accurate and complete as we depend solely on the information you provide to set up your policy. Any non disclosure or inaccuracy may lead to cancellation of your policy or non payment of a claim. It is also essential that you read and fully understand the terms of your policy when the documents are made available to you in case any important information has been overlooked online. We can then help you resolve any issues you have with the policy within the first fourteen days of cover ('the reflection period') when the policy can be cancelled relatively easily if necessary. Please contact us if you have any concerns about the information you are providing or the terms and conditions of a policy you are setting up online.

To assist with your purchase a summary of policy terms and conditions (the 'Policy Summary') is accessible from our online system.

We use a third party to securely store your card details in accordance with industry standards. Unless you have advised otherwise we will use these card details to renew your policy, process refunds and additional premiums due following changes to your policy and to collect any charges and outstanding debt. In all cases we will advise you of our intention to take payment and give you the opportunity to make alternative arrangements if necessary.

Provision of documentation by you

If you are required to provide supporting documentation to us it is critical that this information is provided quickly. We may have no alternative but to cancel a policy if supporting information is not supplied on a timely basis. You can scan and e mail documents to us or if you post documents, we strongly recommend you use Recorded Delivery or other trackable postage method to. In the event that important information is not provided, we will write to you by standard mail and e-mail before your policy is terminated.

Your duty to disclose

You have a legal obligation to provide accurate information and to take reasonable care not to make a misrepresentation at the inception of this contract.

You understand that you must notify immediately any changes to the information provided and you understand that failure to do so means that the policy may not operate to protect you. You will take reasonable care to ensure any changes to the information provided are declared along with any other facts which may influence the acceptance and assessment of the Insurer's renewal terms. Any advice we give will be based on the details you provide. Always keep copies of correspondence sent or received concerning your insurance.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance. Please note that under the Rehabilitation of Offenders Act you are not required to disclose convictions regarded as "spent".

Statements of Fact

It is important that you ensure that all information that you provide and which is printed on the Statement of Fact is full and accurate. All answers on Statements of Fact are your responsibility. When a policy is taken out we will send you a copy of the Statement of Fact which shows the information you have supplied. If you ask us to amend any answers, or add additional information we will send you a copy of the revised version of the Statement of Fact. You have the opportunity to correct amendments.

Renewal

In good time before your renewal date we will tell you the premium and the terms and conditions for renewal. If you are paying by Direct Debit you need do nothing. We will automatically invite your renewal and collect the monthly instalments from your bank as usual.

If you pay for your insurance by any other method you will need to make payment to us before your cover runs out. Unless you have advised otherwise we will use the card details held securely on our system to renew your policy. If you do not receive your renewal documents 14 days before your renewal date, or you do not wish to renew your policy with Zenith Insurance, you should telephone us as soon as possible to avoid any time without cover or unnecessary payments being taken from your bank.

Fraud prevention & detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account of insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches, such as a driving license check

Credit Reference Agencies

To determine premium payment rates at quote and renewal and/or any future invitations, we may make checks on the electoral role and public data through a credit reference agency. These enquiries will be recorded but it is highly unlikely that they will affect your credit rating.

Motor Insurance Database

Insurers are legally required to provide details of motor insurance policies to the Motor Insurers Bureau who administer the Motor Insurance Database. The information describing your insurance cover will be added to the Motor Insurance Database (MID) to which the police and other government agencies have access. This helps the pursuance of claims following accidents and aids detection of those who are in contravention of the law by not taking out insurance.

As part of the government's Continuous Insurance Enforcement initiative it is now a legal offence to keep a vehicle without insurance unless you have notified the DVLA that your vehicle is being kept off the road and have a valid Statutory Off Road Notification (SORN).

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Data protection

For Data Protection Act purposes Zenith Insurance Management UK Limited is the data controller and iGO4 Limited is the Data Processor. iGO4 will hold and process your personal data for insurance administration and in certain circumstances may also transfer your information to another country but will not pass information to any country outside the EEA (European Economic Area). Please note that telephone calls may be monitored or recorded.

By proceeding with this insurance you acknowledge and understand that all personal data you supply must be accurate, and you have the specific consent of any other persons insured to disclose their personal data. You can ask us for more information about this.

At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. If at any time you would prefer us to deal only with you, please call us to let us know.

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Zenith Insurance likes to keep you up to date about its own products and services and those of other companies that might be of interest to you. However, if you prefer not to be kept informed please call **0844 257 8212** or write to Zenith Insurance c/o iGO4 Limited, Olympus House, Staniland Way, Peterborough. PE4 6NA. Alternatively you can use the Manage My Policy section in the self-service section of our website.

Financial Services Compensation Scheme (FSCS)

iGO4 Limited, Zenith Insurance Management UK Limited and Zenith Insurance Plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we were unable to meet our obligations. Further information about compensation scheme arrangements are available from the FSCS on www.FSCS.org.uk or by telephoning 0207 892 7300.

How 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 contacting the policy administrators, iGO4 Limited, Olympus House, Staniland Way, Peterborough PE4 6NA. Please phone the Customer Service team on **0844 257 8212**, email us at complaints@zenith-insure.com. You will need to quote your policy number shown in the Schedule. 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. In the event that matters have not been resolved within 8 weeks you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone **0845 080 1800**. Full details of our complaints procedure are available on request.

Law applicable to the policy

Zenith Insurance Plc and you, the policyholder, are free to choose the law applicable to the policy. Unless specifically agreed otherwise, this insurance shall be subject to English Law.