



HISCOX UNDERWRITING LTD T/A RH SPECIALIST VEHICLE INSURANCE TERMS OF BUSINESS FOR RH SPECIALIST VEHICLE INSURANCE CUSTOMERS

Scope and application

This document defines the scope of our relationship with you to ensure you can make an informed choice when choosing to buy an RH Specialist vehicle insurance branded insurance policy.

In this document 'we', 'us' and 'our' means Hiscox Underwriting Ltd. Please read this document carefully for as well as setting out the terms of our relationship it contains details of our respective responsibilities.

This document takes effect from 10 July 2015 or whenever it is received by you (whichever is the later) and supersedes any terms of business that may have been previously sent to you by us.

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

Who are RH Specialist vehicle insurance?

RH Specialist vehicle insurance is a trading name of Hiscox Underwriting Ltd. We are authorised and regulated by the Financial Conduct Authority ('FCA'). Our permitted business is arranging general insurance contracts.

Our FCA authorisation (number 308922) can be verified by visiting the Financial Services Register online at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (or +44 20 7066 1000 if you are calling from abroad).

We have given our permission (called a licence) to ERS Syndicate Services Ltd for them to use our brand name, RH Specialist vehicle insurance. The licence permits ERS Syndicate Services Ltd to use our brand for their specialist motor vehicle insurance policy documents and when they correspond with you or speak to you by telephone.

Who insures your RH Specialist vehicle insurance policy?

The insurer of your RH Specialist vehicle insurance policy is Syndicate 218 at Lloyd's ('your insurer'). Syndicate 218 at Lloyd's is managed by ERS Syndicate Management Ltd, part of the ERS Group. ERS Syndicate Management Ltd is authorised by the Prudential Regulation Authority ('PRA') and is regulated by the PRA and the FCA.

Their authorisation (registration number 204851) can be verified by visiting the Financial Services Register.

Who administers your RH Specialist vehicle insurance policy?

RH Specialist vehicle insurance policies are administered by ERS Syndicate Services Ltd.

ERS Syndicate Services Ltd has been granted authority by your insurer. This allows them to accept business on your insurer's behalf and immediately provide coverage, issue policy documents and agree claims. In carrying out these functions ERS Syndicate Services Limited will be acting as agent of ERS Syndicate Management Limited.

ERS Syndicate Services Ltd is an Appointed Representative of ERS Syndicate Management Ltd. This means that ERS Syndicate Management Ltd has responsibility to the FCA for all insurance activities performed by ERS Syndicate Services Ltd.

How we are paid?

If you accept/have accepted your quote, we will receive commission from your insurer for allowing them to use our RH Specialist vehicle insurance brands and for the marketing activities we perform. Commission is a percentage of the insurance premium paid by you to your insurer.

Your duty to avoid misrepresentation

You are legally obliged to take reasonable care not to make any misrepresentation to your insurer. We will not be responsible for any consequences which may arise from any delayed, inaccurate or incomplete information, or any misrepresentation made by you.

Data protection

Where you provide us with any information which constitutes 'personal data' (including any 'sensitive personal data'), we will treat such information at all times in accordance with the Data Protection Act 1998, and you agree that we and other companies within our group of companies may hold and process such information: (i) in order to properly administer your insurance policy; (ii) to facilitate the effective management, development or operation of our business; and (iii) in any country – including countries outside the European Economic Area, which may not have comparable data protection laws.

You agree that we may pass your personal data (including any sensitive personal data) to third parties: (i) to the extent we are required to do so by law or a regulator; (ii) to ERS Syndicate Services Ltd, ERS Syndicate Management Ltd, surveyors, loss adjustors, and other like persons to the extent necessary for the proper administration and handling of your insurance policy; and (iii) to loss assessors, lawyers, and other like persons to the extent necessary to enable such third parties to provide information or services you have requested.



HISCOX UNDERWRITING LTD T/A RH Specialist vehicle insurance TERMS OF BUSINESS FOR RH Specialist vehicle insurance CUSTOMERS

You agree that you will not provide any information which constitutes personal data (including any sensitive personal data) to us unless you have obtained all necessary consents and provided any required notices, or that you are otherwise permitted to provide such information to us, so that such information you provide to us can be lawfully used or disclosed by us and other members of our group of companies in the manner and for the purposes anticipated by this Agreement. You will also ensure that any such information you do provide to us is relevant for such purposes, and is reliable for its intended use, accurate, complete and current.

Under the Data Protection Act 1998, you may have a right of access to some or all of the information we hold about you, or to have inaccurate information corrected. If you wish to exercise this right, please contact us in writing.

Complaints

Should you have any cause for complaint relating to our marketing or branding you may contact us at:

RH Specialist vehicle insurance
PO Box 3929
Swindon SN4 4GR

Telephone: 01277 206911
Email: rh@ers.com.

We will advise you of the person dealing with your complaint and we will send you a copy of our complaints procedure. If you are unhappy with the response to your complaint and are an eligible complainant you have the right to refer your complaint for adjudication to the Financial Ombudsman Services, Exchange Tower, London E14 9SR, Telephone: 0800 023 4567 (from landlines), 0300 123 9123 (from mobiles), and +44 20 7964 1000 (when calling from abroad), website: <http://www.financial-ombudsman.org.uk>.

Should you have any other cause for complaint, please follow the complaints process set out in your RH Specialist vehicle insurance policy wording.

You may be entitled to compensation from the Financial Services Compensation Scheme ('FSCS') should we be unable to meet our obligations. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: www.fscs.org.uk.

Money Laundering and Proceeds of Crime Act

To comply with United Kingdom money laundering regulations we may ask you to confirm (or reconfirm) your identity. This information may be shared with other companies within our group of companies, ERS Syndicate Services Ltd, ERS Syndicate Management Ltd and where we deem necessary with regulatory or law enforcement bodies. Please note that we are prohibited from disclosing to you any report we may make based on knowledge or suspicion of money laundering, including the fact that such a report has been made.

We may check your details against financial crime databanks. If false or inaccurate information is provided, we may be obliged to pass such details to United Kingdom regulatory agencies that may use this information.

Third party rights

Unless otherwise agreed between us in writing no term of this Agreement is enforceable under the Contracts (Rights of Third Parties) Act 1999, except by members of the Hiscox Group of companies.

Governing law

This agreement, will be governed by and construed in accordance with English law and any dispute arising under it shall be subject to the exclusive jurisdiction of the English courts.