Your Agreement with esure Services Limited

This agreement is a separate contract to your insurance policy and covers the insurance intermediary services that esure Services Limited provide to you.

Who we are

Sheilas' Wheels is a trading name of esure Group plc and its subsidiaries which include esure Services Limited and esure Insurance Limited.

Who regulates us

We are authorised and regulated by the Financial Conduct Authority (FCA) as an insurance intermediary and credit broker. Our firm reference number is 312063. You can check this information by visiting the FCA website at fca.org.uk/register.

Products we offer

We offer the following home insurance products and services.

Product	Insurer and service providers
Home Insurance	Insured by esure Insurance Limited
Family Legal Protection	Provided by Arc Legal Assistance Limited and insured by AmTrust Specialty Limited
Home Emergency	Provided by AXA Assistance (UK) Limited and insured by InterPartner Assistance SA
Pest Cover	Provided by AXA Assistance (UK) Limited and insured by InterPartner Assistance SA

Who we act for

We act on your behalf in arranging and administering your insurance policy(ies) and other services we provide. We act on behalf of the insurer(s) and the service providers of your policy(ies) in setting up your contracts with them. Additionally, if you make a claim under the cover provided by esure Insurance Limited we act on their behalf. In some circumstances, we may also act for you such as admitting liability for an accident.

Your premium and any fees will be collected by us. We always collect, hold and transfer premium as an agent of your insurer. This means that any premium received by us is treated as having been paid directly to your insurer. We do not hold client money.

We act as a credit broker to esure Insurance Limited and as their agent in administering any credit arrangement that you enter into with them.

Our services

We do not provide advice or recommendations in relation to the products and services we offer. The sales process is designed to help you establish your needs by providing appropriate information and asking you questions to help you make an informed buying decision. Please consider whether the policy and/or service meets your demands and needs before you decide to proceed.

How we get paid

Commission

When we sell an insurance policy, except for those issued by esure Insurance Limited, we receive commission from the insurer. Any commission is included in your premium and covers the costs incurred by us in arranging and administering your policy(ies). We may receive an additional amount based on the profits made on the policies we arrange and administer. We may also receive a fee or commission from esure Insurance Limited and other service providers in relation to the services we provide.

We may receive:

- An additional amount based on the profits made on the policies we arrange and administer.
- A fee or commission from esure Insurance Limited and other service providers in relation to the services we provide.
- A commission (or other financial benefit) where we refer customers to independent companies that we partner with.

Fees

We also make a charge for services we provide to you for the administration of your insurance and other products. If you make a change to your cover and you are paying for your insurance in monthly instalments our fee is included in the remaining direct debit payments. We do not charge interest on the fee. We reserve the right to change our fees from time to time, but will let you know of any changes in advance.

These charges are as follows:

Transaction	Fee
If your policy is cancelled within the 14 day cooling off period of the first period of your cover	**£20**
If your policy is cancelled during your first period of cover, but after the 14-day cooling off period	**£38**
If your policy is cancelled in subsequent periods of cover	**£38**
For any changes to your policy you've made yourself via your Account	**£20**
For any changes to your policy made by our specialists via our contact centre or live chat	**£20**

Claims

If you cancel your policy after a claim has been made your full premium may still be payable.
See your policy booklet for full details.

How do we reward our employees?

The employees of esure receive a base salary. They may also be entitled to participate in a profit share or management bonus scheme based on overall company performance including profit, number of policies and customer satisfaction.

Sheilas' Wheels Insurance is arranged and administered by esure Services Limited, who are registered in England and Wales no. 2135610 at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA and authorised and regulated by the Financial Conduct Authority, register no. 312063.

What to do if you have a complaint

To get in touch with us, visit **sheilaswheels.com/login** and click 'Need help?'. If you'd then like to chat with one of our agents, simply type in 'Complaint' and you'll be connected to our live chat service.
You can also email us at **CustomerRelationsExec@sheilaswheels.com** or write to us at:

Customer Relations Department
Sheilas' Wheels
The Equinox
19 Cadogan Street
G2 6QQ

If we cannot resolve your complaint to your satisfaction, you could be entitled to take it to the Financial Ombudsman Service (FOS). You can contact the FOS on 0300 1239 123 or 0800 0234 567. For more information, take a look at **financial-ombudsman.org.uk**.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Yes. You could be entitled to compensation from the FSCS if your insurer can't meet its obligations to you. This depends on the type of person or business making the claim and the circumstances of each claim.

For compulsory types of insurance such as third party motor insurance you are covered for 100% of the claim, without any upper limit.

For non-compulsory types of insurance such as home insurance you are covered for 90% of the claim, without any upper limit.

You can find more information about the compensation scheme arrangements from the FSCS at **fscs.org.uk**

Privacy Notice

Information about how your personal data is used can be found online at **sheilaswheels.com/privacy**.

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