

Your Agreement with esure Services Limited

This Agreement covers the insurance intermediary services that esure Services Limited (esure) provides to you. It is a separate contract to any insurance policy(ies) or other contract(s) you may have with Underwriter(s) and service provider(s) that esure arranges and administers on your behalf. esure may also provide services to you on behalf of Underwriters and other service providers.

Who we are

esure is a trading style of esure Services Limited. esure, is 100% owned by esure Group plc. esure Insurance Limited is also 100% owned by esure Group plc.

Who regulates us

esure is authorised and regulated by the Financial Conduct Authority (FCA) as an insurance intermediary and credit broker. esure is registered with the FCA, our firm reference number (FRN) is 312063. You can check this information by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 00800 111 6768.

Products we offer

We offer car and home insurance from esure Insurance Limited. We also offer optional extras and complimentary products as follows:

Car	Underwriter and service providers
Car Insurance	Underwritten by esure Insurance Limited
Breakdown	Underwritten by RAC Insurance Limited and services provided by RAC Motoring Services and UK Insurance Limited
Excess Protection	Underwritten by esure Insurance Limited
Motoring Legal Protection	Underwritten by esure Insurance Limited and Legal helpline services provided by Irwin Mitchell LLP
Misfuelling	Underwritten by esure Insurance Limited and services provided by RAC Motoring Services and UK Insurance Limited
Personal Injury	Underwritten by esure Insurance Limited
Key Cover	Underwritten by esure Insurance Limited and services provided by RAC Motoring Services and UK Insurance Limited
Car Hire	Underwritten by esure Insurance Limited and Services provided by Enterprise Rent-A-Car UK Limited

Home	Underwriter and service providers
Home Insurance	Underwritten by esure Insurance Limited
Family Legal Protection	Provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited
Home Emergency	Provided by AXA Assistance (UK) Limited and underwritten by InterPartner Assistance SA (IPA)
Pest Cover	Provided by AXA Assistance (UK) Limited and underwritten by InterPartner Assistance SA (IPA)

Who we act for

esure acts on your behalf in arranging and administering your policy of insurance and other services we provide. We act on behalf of the Underwriters of your policies and the service providers in setting up your contracts with them. Additionally, if you make a claim under the cover provided by esure Insurance Limited we act on esure Insurance Limited's behalf and 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 esure Insurance Limited who will act as our agent when collecting our fees and premiums for policies it does not underwrite. When your premium is collected, transferred and held it is done as an agent on behalf of the Underwriters listed above. This means that once the premium is received it is treated as if it has been paid directly to the Underwriter. We do not hold client money.

We act as credit broker to esure Insurance Limited.

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 do consider whether the policy and/or service meets your demands and needs before you decide to proceed.

How we get paid

- Commission**
 When esure sells an insurance policy, except those underwritten by esure Insurance Limited, it receives commission from the Underwriter(s) that underwrite your insurance policy(ies). Any commission is included in your premium and covers the costs incurred by esure in arranging and administering your policy. esure may receive an additional amount based on the profits made on the policies esure arranges and administers. Additionally, esure may receive a fee or commission from esure Insurance Limited and other services providers in relation to the services it provides.
- Fees**
 esure also makes a charge for services it provides you for administration of your insurance and other products, these charges are as follows:

Home Transaction Type	Fee
Cancellation	
If you or we cancel your policy within the 14 day cooling off period of the first period of your cover	£20
If you or we cancel your policy during your first period of cover, but after the 14 day cooling off period	£58
If you or we cancel your policy in subsequent periods of cover	£35
Administration	
For changes relating to your policy or payment details or additional administration of your policy	£20
Credit arrangements	
For a credit referral or unpaid / rejected Direct Debit	£20

Motor Transaction Type	Fee
Cancellation	
If you or we cancel your policy within the 14 day cooling off period of the first period of your cover	£26
If you or we cancel your policy during your first period of cover, but after the 14 day cooling off period	£60
If you or we cancel your policy in subsequent periods of cover	£35
Administration	
For changes relating to your policy or payment details or additional administration of your policy	£26
Credit arrangements	
For a credit referral or unpaid / rejected Direct Debit	£26

How we reward our employees?

Employees of esure and esure Insurance Limited receive a base salary and may be entitled to participate in a profit share or management bonus scheme which is based on overall company performance including consideration of profit, policy count and customer satisfaction.

What to do if you have a complaint?

If you wish to make a complaint, please contact us by phone on 0345 603 7874 The email address is CustomerRelationsExec@esure.com or you can write to; Customer Relations Department, esure The Equinox, 19 Cadogan Street, G2 6QQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can contact the FOS on Tel: 0300 1239 123 or 0800 0234 567 and further information can be found at www.financial-ombudsman.org.uk

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of person or business making the claim and the circumstances of each claim.

For compulsory types of insurance e.g. third party motor insurance, advising and arranging is covered for 100% of the claim, without any upper limit.

For non-compulsory types of insurance e.g. home insurance, is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from FSCS www.fscs.org.uk

Privacy Notice

Information about how your personal data is used can be found in your 'welcome pack' or online

<http://www.sheilaswheels.com/privacy>