

Viking Insurance

PO Box 368 Altrincham WA15 0YH

Tel 0161 980 0875 info@vikinginsurance.co.uk

SailSafe Terms of Business

Accepting our Terms

By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business.

The Financial Services Authority

Viking Insurance is authorised and regulated by the Financial Services Authority (FSA). They can be contacted on Tel 0845 606 1234. The FSA is the independent watchdog that regulates financial services. Our FSA number is 312246.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation is available on 0207 892 7300 or www.fscs.org.uk.

Ownership

We are not owned directly or indirectly by an insurance company.

Level of Service and Products Offered

We provide information from one insurer. We will not receive advice or a recommendation but will provide you with information with which you will decide which policy is suitable to meet your requirements.

Premium Payment

Premiums must be paid in full prior to either the start date of the policy or by the due date in respect of renewal. Failure to do so may invalidate the cover and enable the Insurers to cancel the policy.

Right of Cancellation

You may cancel your insurance within 14 days of receiving it and obtain a full refund providing no claim has been made within this period. No refunds of premium will be made if a policy is cancelled after this time.

Your Responsibilities

You are responsible for providing complete and accurate information in connection with any proposal for insurance cover. This is important before you take out a policy and at renewal, but it also applies throughout the life of the policy. Failure to do so could invalidate the policy and mean that claims may not be paid. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. You must inform us immediately of any changes in circumstances that may affect your policy, if you are unsure contact us for guidance. If you take out a comprehensive policy you must insure for the correct value as under insurance may proportionally affect any claim you make. If you lose your documents a small charge will be made for issuing replacements.

Use of Personal Data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act of 1998. It will be necessary to pass such information to insurers. We treat all our clients records as confidential, and cannot be held responsible for incorrect data held in the event of non-disclosure.

Claims Handling Arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Insurers require immediate notification of a claim or circumstances that could lead to a claim therefore you should advise them immediately in the event of a claim against your insurance policy.

If you have a complaint

If you wish to make a complaint please write to The Manager, Viking Insurance, PO Box 368, Altrincham, WA15 0DU. If we cannot settle your complaint you can contact the insurers at Axa Insurance Tel 01473 205926 Fax 01473 205 101, customercare@axa-insurance.co.uk. If you are still not satisfied you may be entitled to refer it to the Financial Ombudsman Service who can be contacted on 0845 080 1800.

This insurance is underwritten by :- Axa Insurance UK plc Civic Drive Ipswich IP1 2AN

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