This Document

This contract is between InsureDaily.co.uk and you, our customer.

Who We Are

InsureDaily.co.uk is a trading name of Ramasis Ltd. We are an independent intermediary who sell and administer general insurance policies.

When trading as InsureDaily.co.uk, we distribute short term motor insurance online. Our website address is https://www.insuredaily.co.uk. We work with several insurers, providing a limited analysis of the market. We do not give advice about the suitability of policies for your needs but will provide you with a range of options that could be acceptable, based on your answers to our online form.

More About Us

We're authorised and regulated by the Financial Conduct Authority, and you can search for us on the financial services register. Our firm number is 306294. You can find out more by going to www.fca.org.uk/register or calling 0800 111 6768.

Our address is 28 Station Close, Potters Bar, Herts, EN6 1TL. You can call us on 01707 624 780 or email at enquiries@insuredaily.co.uk.

We also provide additional insurance products, which you can add-on to your main insurance policy. These policies are also provided based on the answers to our online form. We don't give advice about these and nor do we conduct a full market analysis for these additional products.

Ramasis Ltd is part of Daly Holdings Group Limited. The Directors of Daly Holdings Group Limited, have more than 10% voting rights in Universal Insurance Company (Guernsey) Limited.

How we Work

As InsureDaily.co.uk we work with KGM Underwriting Services Limited and First Underwriting Ltd to provide you with access to short term motor insurance. Information about this insurance can be found in the policy documentation.

We act on your behalf when we are arranging and servicing your insurance policy, however when collecting and refunding premiums, we do so on behalf of your insurer.

Your Insurance

Your insurance is based on the answers you have provided to our website. You must take reasonable care to ensure your answers are complete, accurate and honest. This information has been used to provide you with a quote. You must now also check to make sure that the cover suits your needs.

If the answers you have provided are not complete and accurate:

- Your insurer may cancel your policy and treat it as if it never existed
- Your insurer may refuse to pay any claim
- Your insurer may not pay a claim in full
- Your insurer may revise the premium which you will pay and/or change the excess, or the extent of the cover may be affected.

Cancellation and Changes

Policies of less than one calendar month's duration

You must make sure that your policy is suitable for your needs. Once you have purchased it you cannot make changes. **If you wish to cancel your policy, you can; however, you will not receive a refund. Due to the short-term nature of 1-28 day policies, there is no cooling off period.**

Policies of more than one calendar month's duration

You must make sure that your policy is suitable for your needs. If a period of less than 14 days has elapsed since you received your policy documentation email, and you have not made a total loss claim, you have the right to cancel the policy and receive a refund of premium for the unexpired period of insurance. An administration charge of £25 will also apply.

Your Information

We hold your information in line with your rights under data protection legislation. We share your information with your insurer. Your information may also be shared on the Claims and Underwriting exchange, or various databases for the prevention of fraud.

It is a condition of this contract that, in consideration for providing you with a quote, we hold and process certain information about you. We hold your information only for as long as we will need it, in line with our data protection policy, it will be removed from our system when we no longer have a need for it.

We also hold certain information about you to help prevent insurance fraud and quote manipulation. As a business regulated by the Financial Conduct Authority (FCA), we are required to assist with the stability and integrity of financial markets, this includes helping to prevent crime. So, we maintain some information about you for this purpose.

Information held about you through contract or due to our legal obligations and legitimate interests, is not held subject to your consent.

We do keep certain marketing information about you, this is provided we have your consent.

Access to your information

You have the right to request a copy of your information. If you have specific queries we will usually be able to provide this free of charge over the telephone. There is no charge if you wish to make a subject access request for more detailed information. However, there may be a charge to cover our costs for any onerous request.

Conflicts of Interest

We manage our conflicts of interest by monitoring the outcomes of our customers. We also make sure that you are aware of our relationships with relevant companies, both in this document and throughout the sales process.

Charges and Fees

We make administration fees and charges on all policies which you will be advised of in our quotation summary, which you will view before completing a purchase.

How we are paid

When you take out a policy with us we will charge you a fee as detailed above. In addition, we also receive a commission from the insurer which is a percentage of the total annual premium.

Claims

If you need to make a claim, you can call the claim line on 01707 518 337. This is provided on our behalf United Legal Assistance. If you are making a fault claim, you will be passed over to your insurer. However, if you are making a non-fault claim, you have the option to use United Legal Assistance's services.

If anyone else involved in the claim contacts you, you should get in touch with your insurer. Do not make any comments about whose fault the accident was or what happened.

What to do if you are unhappy

Our aim is to provide all our clients with an excellent level of service. However, we recognise that there could be an occasion when you are unhappy. We take complaints seriously and have procedures for making sure they're dealt with correctly. In the first instance please contact us using the details below:

Write to us at: 28 Station Close, Potters Bar, Hertfordshire, EN6 1TL.
Email us at: enquiries@insuredaily.co.uk
Call on: 01707 624 780

If you aren't happy with what we do to resolve your complaint, you can complain for free to the Financial Ombudsman Service on:

- 0800 023 4567 (free for people phoning from a "fixed line"), or
- 0300 123 9123 (free for mobile users who pay a monthly charge for calls to numbers starting 01 or 02)
- By post The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- By email complaint.info@financial-ombudsman.org.uk

To see if you can complain to the Ombudsman, you can call them or go to their website. Information can be found in their leaflet, 'Your Complaint and the Ombudsman'. The Ombudsman's website is: www.financial-ombudsman.org.uk.

If you do wish to complain to the ombudsman, we would want to consider your complaint first. We have eight weeks to issue a final response to your complaint. Once we respond, you then have a further six months to bring a complaint. If you complain outside of the six months, we will not consent to the ombudsman considering your complaint. Once we have received your complaint, we will acknowledge it and tell you who is going to investigate it.

Protecting Your Money

We hold your premium (payment or refund) in a trust account as agents of the insurers until it is passed to the insurers or refunded to you. While it is in the account, your money cannot be used for any other purpose other than paying the insurer or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

As a broker, we cannot and do not guarantee an insurers' solvency or continued ability to trade throughout the duration if your insurance policy, it is for you to decide on the suitability of an insurer and whether you wish to proceed.

We're covered by the Financial Services Compensations Scheme (FSCS). The FSCS steps in when financial services firms go into default. In the unlikely event of that happening to Ramasis Ltd, you may be able to claim. Insurance advising is covered for 100% of the first £2,000 of any losses and up to 90% of any additional amounts claimed, with no upper limit. Compulsory insurance is protected in full. You can find out more at www.fscs.org.uk. Credit broking is not covered by the FSCS.

The Law

This contract is governed by the laws of England and Wales. Any disputes will be dealt with by the English courts or using dispute resolutions services where appropriate. However, our preference is always to settle matters without litigation where possible.