



Corinium Insurance Services Terms of Business

Welcome to Corinium Insurance Services, a trading name of Trent-Services Administration Ltd who are authorised and regulated by the Financial Conduct Authority (315285). This can be checked on the FCA's register by visiting <https://register.fca.org.uk>

Our permitted business is to provide regulated Insurance products and services. We act as an Insurance Intermediary and not an Insurer.

Our Service

We source and arrange products but do not offer advice or make recommendations when arranging your insurance.

We only offer products from a single insurer for each type of policy.

Whose Products do we offer?

The products we provide are from a limited number of Insurers which include Building Block Insurance PCC Limited ('BBI'), Tokio Marine Kiln Syndicates at Lloyds of London and Millennium Insurance Company Limited. The specific Insurer that is appropriate to your product will be listed in the policy wording.

Provision of documentation by us

We will endeavour to issue your policy documentation within 2 working days. You will normally receive your documentation via email, however if you need a paper based copy it is available on request, free of charge. All renewal documentation will be issued via email unless requested otherwise. If for some reason you do not receive any documentation please just let us know and we will be happy to issue you copies of any documentation free of charge.

Your responsibilities

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which Insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy.

You must check all details on any proposal form and pay particular attention to any declaration you may be asked to sign. 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. Particular attention must be paid to any conditions of the policy as failure to comply with them could invalidate your policy or mean that claims may not be paid.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

Payments for our Services

Corinium Insurance Services arranges this policy with the Insurer on your behalf. You do not pay us a fee for doing this; we receive a commission from the Insurer which is a percentage of the total annual premium.

Handling Money

We hold your premium payment under risk transfer as agent of the insurers and we do this by paying it into an insurer premium trust account until it is passed to the insurers. This is to protect your money and means that whilst your money is in the account, it cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

Cancellation Rights

You may cancel the insurance within the 14 days after you receive the insurance documents and you will receive a full refund of any premiums paid. After the 14 day period you can cancel by contacting us on 01285 626 032, emailing us at admin@coriniuminsuranceservices.co.uk or writing to us at: Corinium Insurance Services, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD.

Administration Charges

Corinium Insurance Services does not charge you an administration fee for the setting up of your policies and we will not charge you an administration fee if you need to make changes to your policies.

Complaints and compensation

We do our best to provide you with the highest levels of customer service at all times, however, should you wish to make a complaint you should do so with our Customer Services Manager. You can do this in writing to the Complaints Manager, Corinium Insurance Services, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD, detailing the nature of the complaint.

If we are unable to resolve your complaint by close of business on the third working day after receipt an acknowledgement will be sent no later than 5 working days after receiving your complaint confirming who is dealing with the complaint and when we will expect to respond to you. Within 8 weeks of the date we receive a complaint we will provide you with our final decision.

If you remain dissatisfied with our response further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk

Ending your relationship with us

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 14 days' notice.

Conflict of interests

As an insurance intermediary we act as your agent. We may have relationships with insurers and act for them in a limited capacity. Some insurers appoint us agent for the receipt of premium and the issue of documents. Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

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. Generally, Insurers require immediate notification of a claim or circumstances which might lead to a claim.

Contact Us

If you need to contact us for any reason about your policy, please use the contact details below:
Post: Corinium Insurance Services, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD
Email: admin@coriniuminsuranceservices.co.uk
Phone: 01285 626 032

Governing law

The laws of England and Wales govern this agreement and any dispute is subject to the English courts.