
1. We are regulated by the Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. **G. Moore & Co. Limited** is authorised and regulated by the Financial Conduct Authority. Our financial services register number is 657524

Our **permitted business** is : **Insurance Sales** You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

We have a duty to 'Act to deliver good outcomes for retail customers' and the information which follows is to help you understand our products & services and to support you at every stage throughout the duration of the policy.

2. Product & Services

* We select products from a limited number of insurers for property owners insurance (list available upon request).

We will have asked you some questions to assess your demands & needs. We will select an insurer based on your answers and the cost of the policy. We will supply you with a summary of cover document and a policy booklet if required. We also offer optional 'add-on' products to run alongside your property owners insurance which are detailed below in section 4.

3. What will you pay us for our services ?

Our standard administration fee is £5.00. Examples of when this applies are listed below along with other fees that may apply during the 12 month policy period. Here at G. Moore & Co. there are no hidden charges. The only extra costs that could apply are if you make a change to your policy during the 12 months ie. If you buy an additional house or change the sum insured etc.

Fees include:

£5.00	-	To set up a new policy & at the renewal of the policy.
£5.00	-	To process mid term adjustments i.e. – change of address, change of cover etc. *
£10.00	-	To cancel a policy.
£10.00	-	For any missed or late payments
£10.00	-	To pay in 2 instalments
£20.00	-	To pay in 3 instalments (£30 to pay in 3 instalments if premium is over £1,000)

* This admin fee is in addition to any additional charges that the insurance company may charge.

NOTE - All return premiums will be net of commissions.

If you pay your premium by direct debit instalments, additional costs apply as part of your credit arrangements (see section 5)

4. Optional 'Add-On' products we offer

The following products can be purchased at the same time as the property owners insurance policy :-

For Landlords Legal protection	-	£45.00
For Landlords Legal protection & Rent protection	-	£90.00
For Landlord Excess protection - various prices apply - starting at	-	£50.00

As stated in Section 2, we will ask you some questions to make sure we only offer you products that are beneficial to you.

You need to ask yourself - Do I really need it ? & Is it value for money ?

5. What if you want to pay by monthly Direct Debit ?

You can pay your insurance directly to us in 2 or 3 monthly instalments, but if you want to spread the cost further, we can offer you a Direct Debit option through a Credit company called Bexhill (Orchard Funding Ltd). The credit charge is 12.5% (29.85% APR) so to give you a typical example :-

The cost of the insurance including any add-ons is £400.00.

You would then pay a 20% deposit = £80.00 leaving £320.00.

The 12.5% charge (£40.00) is then added which equals £360.00.

This amount is then divided into 10 monthly payments of £36.00 which takes the total amount payable to £440.00

Full details are given (written & verbally) if you choose to pay by Direct Debit.

6. What to do if you need to make a claim ?

All the insurance companies we use have a claims helpline telephone number for you to ring and the majority are accessible 24 hours a day / 7 days a week. We always make sure you have the correct telephone number and that you know where to find it.

Here at G. Moore & Co. we are always happy to assist you if you need to make a claim on your policy and if you would prefer us to deal with the claim on your behalf, we will do everything we can for you.

Remember, we are here to help you all year round, not just when you set up or renew the policy.

7. What if you need to cancel your policy ?

Circumstances can change during the policy duration and if you need to cancel your policy, we can do that for you. If you have paid for your policy in full and no claims have been made the insurance company will offer a refund on a Pro Rata basis minus their cancellation charge (Pro Rata means they only charge you for the days / months you have been on cover).

We charge a £10.00 admin fee when cancelling the policy and send you the remaining balance as soon as we receive it from the insurance company.

Note : If a claim has been made in the current policy year, there will not be any return premiums given by the insurance company and any direct debit payments still owing will need to be paid.

8. What if you need further information and support ?

We are here to help you if you need any further support or have a question for us.

This could be anything from understanding the policy cover or wording, it could be about excesses or windscreen cover, or it could be about affording the policy. Whatever the query, just contact us and we will be more than happy to discuss it with you.

We will always make time for you and especially if you have been a victim of fraud, suffered a bereavement in the family or if you are struggling to pay your insurance premiums.

9. What to do if you have a complaint ?

If you wish to register a complaint against your insurance company, details can be found in the Insurance policy booklet, alternatively please contact us for the contact details or to see if we can help in any way.

If you wish to register a complaint about us (the broker), please contact us either :

... in writing **G.Moore & Co. Limited, 2 Albion Street, Cross Roads, Keighley,
West Yorkshire, BD22 9EB**

... by phone **01535 643262** ... by email info@gmco.co.uk

Or in person at the above address.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

NOTE: A detailed 'Complaint Handling Procedure' document is available on request.