Terms of Business Agreement

The following Terms of Business Agreement sets out the basis on which AXA Assistance UK Ltd will provide services to you as a consumer.

Please contact us immediately if there is anything in these terms of business which you do not understand or with which you disagree. We are happy to answer any questions and willing to explain these terms and reasons for them.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS BY PROCEEDING TO BUY A POLICY FROM THIS SITE

Contact us

Email home.admin@axa-assistance.co.uk
Telephone 0800 077 8367*
Lines open Monday to Friday 9am – 5pm
*calls may be monitored for training & monitoring purposes

About us

AXA Assistance UK Limited is a private limited company incorporated in England and Wales with company number 02638890 who's registered office is 106-118 Station Road, Redhill, Surrey RH1 1PR. We are authorised and regulated by the Financial Conduct Authority Ref Number 439069

Our scope of service

We offer a number of home emergency cover levels. When we arrange your insurance we will provide information about a policy from one insurance undertaking. The insurer we currently deal with is Inter Partner Assistance SA UK Branch.

Your duty of disclosure

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required should be honest and accurate. If you deliberately or carelessly misinform the insurer, this could mean that part of or all of a claim may not be paid.

How to cancel

If you find that this cover does not meet your needs contact us on 0800 077 8367 within 14 days of receiving this document. If you cancel outside to the 14 day period you will received a refund of your premium proportionate the number of full months left to run on the policy.

Protecting your information

We take your privacy very seriously and we will only use your personal details in line with our Privacy Policy which can be accessed via a link in the footer of our website. Where necessary, for example where we would like to use your data for some marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside of the UK. We will not sell, rent or trade your date under any circumstance. All the personal information you supply us will be handled strictly in accordance with the applicable Data Protection regulations and legislations.

How to claim

Please refer to your Policy Terms and Conditions or Welcome Letter if you need to notify us of a claim.

Our earnings

We earn a fixed fee on the sale of these policies. This fixed fee has been deducted from the price paid by you.

Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you as a premium refund). We hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer.

By accepting this Terms of Business Agreement, you are giving your consent for us to treat your money in this way. Please notify us if you have any objection or query.

Complaints

For details of how to make a compliant about this policy please refer to your policy documents. You may be entitle to refer the matter subsequently to the Financial Ombudsman Service by telephone on 0800 023 4567 or online with further information being available at http://www. Financial-ombudsman.org.uk. Your legal rights will not be affected.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. 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 or by visiting http:/www.fsca.org.uk

Money laundering/Proceeds of crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

Conflicts of interest/Customers best interests

As an insurance intermediary we will always act honestly, fairly and professionally ensuring your best interests are our priority. In certain circumstances we may act for & owe duties of care to insurers and/or other parties. Where we become aware of any actual or potential conflict of interest with our duty of care to you, we will inform you of the situation and the options available to you before we proceed.

Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with.

Termination

You or we may terminate authority to act in connection with your insurance agreement at any time. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already commenced. Any business currently in progress will be completed unless we receive instructions to the contrary.

Any premiums of fees outstanding will become payable immediately. In circumstances where we feel we cannot continue providing services to you we will give you a minimum of 7 days' notice

Law and jurisdiction

These Terms of Business shall be governed and construed in accordance with the laws of England & Wales