

Ownership

Caley Limited owns 100% of the share capital of Barbon Insurance Group Limited and Progen Insurance Limited.

Interest

We will retain any interest earned on client money held by us for our own use.

What to do if you have a complaint

If you wish to register a complaint, please contact Barbon Insurance Group Limited:

- By writing to:
Barbon Insurance Group Limited
Becor House
Green Lane
Lincoln
LN6 7DL
- By telephone: 0845 117 6000

Barbon Insurance Group Limited will acknowledge your complaint within 5 working days and detail our complaints procedure to you.

If Barbon Insurance Group Limited are unable to settle your complaint you may be entitled to refer it to the Financial Ombudsman Service:

- By post:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
- By telephone: 0845 080 180

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Barbon Insurance Group Limited is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

- By post:
Financial Services Compensation Scheme
7th floor, Lloyds Chambers
Portsoken Street
London
E1 8BN
- By telephone: **020 7892 7300**

Cancellation of your policy

If you commence one of Barbon Insurance Group Limited's insurance policies and decide that it is not suitable within the first 14 days after you take out the policy then we will refund your premium in full. Please contact us by telephone, fax or post. Our rent guarantee products purchased in conjunction with a tenant reference (Xpress, Extra or Advantage) cannot be paid for monthly, they are fixed term contracts and are not subject to cancellation.

Policies paid by monthly credit card or monthly Direct Debit

You can cancel your policy by advising Barbon Insurance Group Limited by telephone, fax or post and we will cancel the policy for you. No refund of premium will be made for the period between the date that you ask for the policy to be cancelled and the date that the next monthly payment is due.

Cover ceases on the date that you request cancellation.

Policies paid annually by cheque or credit card

You can cancel your policy by advising Barbon Insurance Group Limited by telephone, fax or post and we will cancel the policy for you subject to a cancellation fee of £30.00. The refund will be calculated from the date in the month when the policy was started and will be based on 1/12 of the annual premium for each full month of cover remaining at the time of cancellation. We cannot make a refund where the policy has less than two months before expiry or where a claim has been made.

Barbon Insurance Group Limited will pay refunds to the credit card account or by BACS transfer to the bank account that you nominate at cancellation. You must provide us with these account details.

Cover ceases on the date that you request cancellation.

Premiums

We are unable to hold insurance money. Insurance money received by us will be passed to Barbon Insurance Group Limited within 3 days of receipt. Barbon Insurance Group Limited holds insurance money as an agent of the insurance undertaking with whom your contract of insurance is placed. This agency agreement is in respect of all premiums received from you, all refunds of premiums due to you, as well as claim payments due to you. This means that once your premium has been paid to Barbon Insurance Group Limited it is deemed to have been paid to the insurer.

Client money may for the purpose of a transaction be transferred to another person such as another broker through whom the insurance contract has been placed.

Barbon Insurance Group Limited will deduct any commission entitlements before paying premiums to insurers.

Commissions

We and Barbon Insurance Group Limited earn commission from insurers for the placing of your policies. Should you require commission disclosure please send your request in writing to Barbon Insurance Group Limited, Becor House, Green Lane, Lincoln, LN6 7DL.

Disclosure of Material Facts

Insurers must be kept informed of all material facts, which change or arise after the insurance is first taken out and /or last renewed.

This is important because if such facts are not disclosed your insurance cover may not protect you in the event of a claim.

Material Facts are those that are likely to influence an insurer in the assessment or acceptance of a risk and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

Confidentiality

Barbon Insurance Group Limited are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data. Under the Act you have the right to see personal information Barbon Insurance Group Limited hold about you on your records.

Barbon Insurance Group Limited must advise you that information supplied may be held on computer and passed to other insurers for claims purposes. Insurers pass information to the Claims and Underwriting Exchange (CUE) database operated by Insurance Database Services Ltd. The aim is to help them check information provided and also to prevent fraudulent claims. When you tell Barbon Insurance Group Limited about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, the insurers will send information relating to it to the database.

It is a condition of renewing your Policy that you agree to this information being passed to the Insurance Database Services Ltd and that Insurance Database Services Ltd may pass to your insurer information that has been received from other Insurers involving anyone insured under the policy.

Copies of documentation

You should keep a record of all information supplied to us for this insurance.

Awareness of policy terms

When a policy is issued you should read it carefully. The policy together with the schedule and any certificate of insurance forms the basis of the contract of insurance. If you are in any doubt over any of the policy terms or conditions please contact Barbon Insurance Group Ltd immediately.

Useful contact details

Barbon Insurance Group Limited
Internet: www.homelet.co.uk
Telephone: 0845 117 6000

Financial Services Authority
Internet: www.fsa.gov.uk
Telephone: 0845 606 1234

Financial Ombudsman Service
Internet: www.financial-ombudsman.org.uk
Telephone: 0845 080 1800

STATEMENT OF DEMANDS AND NEEDS

If you have purchased Barbon Insurance Group Limited's Buildings and/or our Contents Policy then these products meet the needs of those seeking an indemnity against loss or damage to their property and/or contents and these needs are met now and for the term of your policy.

If you have purchased a Legal Expenses, Rent Guarantee or Emergency Assistance policy then these products meet the demands and needs of those seeking an indemnity against losses arising as a result of you letting your residential property. These needs are met now and for the term of your policy.