Terms of Business Agreement

Welcome to Tinhat, a trading name of Bastion Insurance Services Ltd. Please read this document carefully as it sets out the terms on which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. Please contact us straight away if there is anything in these terms of business that you do not understand or with which you disagree. Please read your Policy Wording carefully to make sure your insurance fits your needs.

Our Service

The insurance is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Collinson are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. Firm Reference 650727.

Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/firms/systems-reporting/register.

We do not give any sales advice however, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

Provision of documentation by us

We will aim to give you your policy documents by email within 24 hours of you buying the policy. We offer automatic renewals, and all renewal documents will be given to you by email as well.

Automatic renewals

To ensure continuity of cover, we will automatically renew your policy unless you ask us not to. You can opt out of autorenewal by contacting us using the information at the end of this document.

Your responsibilities

You need to take care to supply true and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. This also applies to your answers to any statements 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 any changes to your policy.

You must check all the details on your policy schedule including cover limits and other terms that may apply and pay particular attention to the eligibility questions and any declaration/s you may be asked to sign. Ensure all details are correct and you have understood the terms and conditions of this policy as failure to meet them could mean your policy is not valid or could mean that your claims may not be paid.

You must inform us straight away of any changes which may affect the services provided by us or the cover provided by your policy.

Payments for our Services

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

Cancellation Rights

If you wish to cancel your insurance after the initial 14 day withdrawal period you can do so by writing to Tinhat, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818923, or by emailing cancellations@tinhat.co.uk.

If you cancel within 14 days you will receive a full refund of your premium, provided that you haven't made any claims.

Complaints and compensation

We aim to always provide you with a high level of customer service but, if you have any questions or are not satisfied, please let us know using any of the methods within the 'Contact Us' section of this document.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

• Email you acknowledging your complaint

• Let you know when you can expect a full response

• Let you know who is dealing with the matter

In most instances, we'll be able to reply to your complaint within 48 hours. Sometimes, further investigation may be needed, but we'll provide you with a full written response to your complaint within eight weeks.

If, for any reason, you're still dissatisfied or haven't received a final answer within eight weeks, you have the right to escalate your complaint to an independent authority called the Financial Ombudsman Service (FOS). For further information you can visit FOS website www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be able to receive compensation from the scheme if we cannot meet our commitments. 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. Reasons may include but are not limited to;

• non-payment of premium,

• you not providing requested documents or information,

• deliberate failure to meet the terms set out within the Terms of Business or insurer's documentation,

• deliberately giving us false information or not providing true information to questions we ask or attempted fraud,

• use of threatening or abusive behavior or language, or intimidation or bullying of our staff or suppliers.

Claims handling arrangements

You should take note of the steps to follow in the event of a claim, which will be explained in the policy documents. You need to tell us as soon as possible if you need to make or may need to make a claim.

Contact Us

If you need to contact us for any reason about your policy, please use the contact details below:

Email: sales@tinhat.co.uk

Write to us: Tinhat, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER

Tel: 01865 818923