

Terms and Conditions of Business

Please read this carefully as it sets out the terms of business between ourselves and contains important information

About Us – Wagonex Limited (Wagonex) is a broker not an insurer and is an Appointed Representative of Complete Cover Group Limited which is authorised and regulated by the Financial Conduct Authority and is on the Financial Services Register number 815256 (www.fca.org.uk/register/). The company is registered in England & Wales number 10312289 with its registered office Tramshed Tech, Pendyris Street, Cardiff, CF11 6BH

Our service and the products we offer – We provide motor insurance from a single insurer, Mulsanne Insurance Company Ltd (Mulsanne), which is part of Complete Cover Group, although we are not required by contract to do so. Mulsanne has its registered office at P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar and is licensed by the Gibraltar Financial Services Commission to carry on insurance business. We have procedures in place to manage any conflict of interest that may arise. We also offer with all our motor insurances products a free motor legal expense insurance provided by a single insurer, AmTrust Europe Limited (Amtrust) through Carpenters Solicitors. Amtrust has its registered office at 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. In addition, we can also offer additional products such as vehicle breakdown and excess recovery which are provided by a single insurer. All of our insurer partners are carefully selected and specialise in the type of cover we offer.

You will not receive advice or a recommendation from us on any product but we will offer you products that meet your demands and needs and give you enough information for you to choose whether or not to proceed.

Insurer Security - There is no requirement for an insurer to be rated and the status doesn't necessarily guarantee an insurer's ability to fulfil its obligations to its customers. As the broker, we cannot and do not guarantee an insurer's solvency or continued ability to trade throughout the duration of your insurance policy, it is for you to decide on the suitability of an insurer and whether you wish to proceed.

How we are paid – We are usually remunerated by commissions from insurers, included as part of the premium. In some instances, instead of or in addition to the commission, we will be remunerated via a Service Charge. Service Charges will be clearly stated on the documents we provide to you. Additional income may also be generated through arranging finance on your behalf.

Administration fee – We make a charge equal to 10% of the insurer's premium to cover administration for arranging your insurance. This charge is in addition to your insurance premium and is non-refundable.

Insurance documents – Your insurance document will be issued electronically, as part of our efforts to reduce our carbon footprint. We strive to operate in an environmentally acceptable and responsible way. You will also benefit from receiving your insurance documents sooner. If this method is not acceptable to you, you can request that we issue your insurance documents by post.

Payment options – The premium must be paid in full to Wagonex and subsequently paid to the insurer.

Credit/debit card payments – If you choose to pay by credit or debit card, any refunds will only be made back to that card.

Short term insurance – Any single policy which doesn't cover you for a full 12-month period is considered 'Short Term Insurance'. You can choose to cancel your Short Term policy at any time but in most instances, refunds will not be given.

Credit check - To make sure you get our best offer at any time (including renewal) we will use public and personal data which we obtain from a variety of sources. This includes credit reference agencies and other external organisations which will help protect you from fraud. We will use this information to verify your identity and ascertain the most appropriate payment options for you. Some searches may appear on your credit report whether or not you choose to buy from us.

Your duty of care – It is your duty to take reasonable care to answer all questions honestly. Carefully read the Statement of Fact or Proposal Form and all documentation relevant to your policy and inform us immediately of any incorrect information shown. You must inform us of any changes to your details during the life of your policy, including at renewal. For example, you must tell us if you change job, become unemployed or receive any endorsements on your licence. If unsure that your change in circumstance impacts your insurance then do call us to discuss the change. If your information changes, your premium might go up or down or the insurer may not be prepared to offer further cover. For your protection, there is a central database of claims and underwriting information which they and we submit data to and take data from in order to verify the facts and to prevent fraud.

If you give us inaccurate or misleading information or do not notify us of any changes, then the insurer may cancel your policy without refund and be entitled to refuse all or part of a claim.

Mid Term Adjustments (MTA) – When making a change to your insurance policy, after its start date but before its renewal, this is considered as an MTA. For example, changing your address or changing your vehicle four months after your insurance policy has started.

An MTA may result in either an increase or decrease in premium, this will be advised by your insurer. We will apply a fee to the insurer amount, this is to cover our administration costs. We require either the MTA charge to be paid in full or, where appropriate, an initial payment to be collected and the remaining difference to be added to available finance.

Insurers may decline to accept an MTA request; in these instances, an alternative insurer may be considered although cancellation fees may apply to the original policy. Requests for MTAs should not be considered as applied until you have received confirmation from us. If in doubt, contact us for confirmation of the MTA status.

Additional Products (Add Ons) – These are insurance policies that may be offered to enhance or supplement the cover provided by your main insurance policy. Add ons selected are only applicable to your current insurance policy, lasting until either the policy renews or ends.

Add On policies work separately to your main insurance, usually through a different insurer, please read carefully your policy documents to understand when and how to make a claim.

You'll have a 'Cooling Off Period' of 14 days from the policy start date, during this time you may cancel the add on and receive a pro-rata refund, subject to no claims being made. Where you choose to cancel after 14 days, we will end your policy, no refund will be due.

Cancellations – Cancellation fees are applicable regardless of whether cancellation is at your request or invoked by the insurer. Any discounts offered at the inception of the policy will be adjusted to reflect the time on cover, as all discounts are offered subject to you maintaining the policy for the agreed duration. When cancelling your main motor insurance policy, any additional products you've purchased will also be cancelled at the same time.

If you decide to cancel – If you decide to cancel - Before cancelling you should always discuss this with us on 020 3002 0976 as there may be other options available. Please note that cancelling your Direct Debit does not automatically cancel your policy. Failing to maintain your finance agreement may impact your credit score which could make obtaining credit in the future difficult. If your policy is cancelled as

a result of your failure to keep up monthly payments, this could also make it difficult for you to secure insurance in the future.

You may cancel your policy at any time during the period of cover, however, charges vary depending on when you cancel:

You may cancel your policy at any time during the period of cover; however, charges vary depending on when you cancel:

The right to change your mind – There is no 'Cooling Off' period for Short Term insurance, any decision to end the policy early although no refund will be provided.

Refund of premium – There is no refund following cancellations for short term insurance. Some other policies do not offer any refunds at all after 14 days, for example, additional products. Any refunds, if due, will only be paid once the insurer has processed the payment which can take 10-14 working days and in exceptional circumstances up to 30 days or more.

Renewal of your policy – Prior to any policy renewal date, we will write to you, in good time, to advise of the terms for the next policy period.

We will confirm to you, if your policy is eligible for an automatic renewal, and request you check the details we hold are correct and up to date.

Where this is the case, you need to do nothing and the policy will be renewed. Where you review your renewal invite and identify differences in your circumstance you must call us to advise us of what information has changed, as this may affect your renewal. If your policy isn't eligible for automatic renewal, we will need your instruction to renew your policy. You will be sent a renewal initiation in good time before the end of your policy. If you do not wish to accept this, or if you wish to amend any of the details you must call us before the end of your current policy on the number provided on the renewal invitation.

Important – If you have not received written confirmation that your policy is being automatically renewed, you will need to contact us prior to your policy ending to arrange cover for the next year.

Website Accessibility - information provided through our website is on an "as is" and "as available" basis. We give no warranty that the information will be free of defects and/or faults. To the maximum extent permitted by the law we provide no warranty express or implied a fitness for a particular purpose, we accuracy of information, compatibility and satisfactory quality.

We will endeavour to allow uninterrupted access to this website, but access may be suspended, restricted or terminated from time to time. We will not be liable, for any reason, if the website is unavailable for any period.

We reserve the right to change, modify, substitute, suspend or remove without notice of any information, service or content on our website. In addition, we cannot guarantee that our site will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your usage of our website.

Any material and/or data downloaded or obtained through us via our website or any sites linked to our website is at your own discretion and risk. Where, as a result of downloading material or data, hardware becomes damaged or data is lost, the responsibility is with the individual consenting to the data exchange and not with Complete Cover Group.

Links to other websites – Our website may provide links to other sites, not controlled by Complete Cover Group or our affiliates. Where we do not have control of a site, we assume no responsibility for the content and disclaim liability for any and all forms of loss or damage arising out of their use. The inclusion of a link to another site does not imply endorsement of any products or services or individuals.

If you have a complaint – We are committed to treating customers fairly and encourage our customers to inform us when dissatisfied with the service we have provided.

In the event you are dissatisfied with any aspect of our service you can:

Write to us at: Complaints Department,
Wagonex Limited
C/o Complete Cover Group
Unit 5, Brecon Court, William Brown Close,
Llantarnam Industrial Park, Cwmbran,
NP44 3AB

NOTE: Be sure to provide your phone number and reference number in your correspondence.

Call us on: 0800 440 2483 or 0333 400 9817

Email us at: Complaints@completecovergroup.com

If after our response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service, for further details go to: www.financial-ombudsman.org.uk

Email at: Complaint.info@financial-ombudsman.org.uk

Call on: 0800 023 4567 or 0300 123 9123

Financial Services Compensation Scheme (FSCS) – We and Mulsanne Insurance Company are 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. For further information about compensation scheme arrangements go to: www.fscs.org.uk.

Protecting your money – We hold your premium (payment or refund) in a trust account as agent of the insurers until it is passed to the insurers or refunded to you. While it is in the account, your money 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.

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

Your personal data – Complete Cover Group Limited is the data controller, as such we determine the purpose for which and the manner in which any personal data is processed. We are on the public register of data controllers, registration number 25709245.

We will use your data to supply the services you have applied for. We may record/monitor telephone calls for our joint protection and training purposes.

In the event of renewal, we will use your data to allow us to search our broad panel of insurers, finding you appropriate choices for affordable premiums.

For full details on how we can use your data, please refer to our 'Privacy Notice.'