

T: 711666
W: 711666.com



TERMS OF BUSINESS FOR GENERAL INSURANCE

What we are?

We are General Insurance Intermediaries. It is our responsibility to act on your behalf when we arrange insurance.

Who are we?

Cherry Godfrey Insurance Services Limited is a wholly owned subsidiary of Cherry Godfrey Holdings Limited and is licensed by the Guernsey Financial Services Commission.

Cherry Godfrey Insurance Services (Jersey) Limited is a wholly owned subsidiary of Cherry Godfrey Holdings Limited and is regulated by the Jersey Financial Services Commission.

What we do?

We will advise you on your insurance needs and will arrange insurance cover with suitable insurers as appropriate. As well as helping you with any claims that you may have we will help keep your policy up to date with any changes you may want to make.

The Companies we use:

Because our reputation matters to us we carefully select the insurance Companies that we use. We do not act as insurers nor can we guarantee the solvency of any insurer. The suitability of any insurer rests with you, so if you have any concerns regarding any insurers chosen, please let us know.

Your insurance cover may be placed via an alternate insurance intermediary outside of the Islands, your premium may be passed to that intermediary and will be subject to a legal and regulatory regime in that jurisdiction. In the event of the failure of a third party intermediary your premium may be treated differently than it would be under Island regulation.

Your responsibility:

Because your insurance is based upon the information that you give to us it is essential that it is totally complete and accurate. The duty to disclose information continues during the life of the policy and at renewal, you must make sure that you inform Cherry Godfrey of any changes affecting your insurance.

The responsibility of all answers or statements on proposals forms, claim forms or other relevant documents is yours.

You must disclose any information that might affect the insurer's decision to accept the risk or the terms offered. Failure to do so at the start of the policy or when changes are being made to the risk may invalidate your cover, resulting in a part or all of any claim not being paid.

Charges:

We make administration charges when particular events take place, but if this is the case we will tell in writing before you commit to the insurance.

Non refundable chargeable event	Charge
New General Insurance policy or renewal	£15 or up to 15% of annual premium
Household & Motor legal protection	£15
New Commercial/Marine policy or renewal	£ variable
Marine legal protection	£20
Commercial legal protection	£ variable
Mid term adjustment/cancellation*	£10
Returned cheques	£20
Duplicate cover note/certificate	£10
Duplicate windscreen disc	£5
Premium Instalment Plan**	% of annual premium (prevailing rate at time of inception)

- *plus retention of the full annual commission at our discretion
- **premium credit is arranged as a separate contract with Cherry Godfrey Finance Limited

Client Account:

All client monies will be paid in a segregated client account held with the Companies bankers prior to settlement with Insurers.

Bank Interest:

Any accrued interest earned on premium received by Cherry Godfrey and held on our Client Account will be retained by Cherry Godfrey.

Complaints:

Customer complaints are rare but it is our desire to provide a high level of service all of the time. If you believe you have cause for complaint about any aspect of our service we will endeavor to treat your complaint both fairly and promptly. All complaints should be referred to:

The Compliance Officer
Cherry Godfrey Insurance Services Limited
PO Box 13
St Peter Port
Guernsey
GY1 4AQ

The Compliance Officer
Cherry Godfrey Insurance Services (Jersey) Limited
5 Charles Street
St Helier
Jersey
JE2 4SF

We promise that you will receive a written reply within 14 days of receipt of the complaint and be advised in writing of our action to address the matter. If we have not resolved your complaint in 90 days we will advise you what we will do next in line with the company complaints procedure.

Laws Applicable:

As parties of the insurance contract, you and the Insurer have the right to choose the law applicable to it. In the absence of a specific agreement the law of the country within the UK and Channel Islands in which you reside when the contract is concluded will apply.

Confidentiality:

All personal information held about you will be treated as private and confidential even when you are no longer a customer except where the disclosure is made at your request, with your consent in relation to arranging your insurance, or where we are required to do so by law.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to insurance companies for underwriting and claims purposes. In addition we may use some of the information to advise you of any other products and services offered by us. If you do not wish to receive such details please contact us.

We may pass information about you to credit reference agencies for the purpose of arranging payments by installment and may also pass to them records of your payment history with us. Your insurer may exchange information about you with other insurance companies for underwriting and claims handling purposes.

Under the Data Protection Laws of Guernsey and Jersey, you have the right to request access to personal information about you that is held on our records and ask us to correct any inaccuracies.

For more information relating to Data Protection please contact the Compliance Officer.