



Leisure Guard

INSURANCE SERVICES

Terms of Business Agreement

Thank you for choosing Leisure Guard. Please read this document, together with your Car Hire Excess & Damage Insurance policy booklet and policy certificate as they form the basis of a contract between you, the policyholder, and Rock Insurance Services Limited (ROCK) – the administrator and Collinson Insurance (a trading name of Astrenska Insurance Limited), the underwriter of Leisure Guard Car Hire Excess & Damage Insurance. This document contains important information, including the fees applied.

About Leisure Guard

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority. You can find information about ROCK on the Financial Services Register at www.fca.org.uk/register, searching by their name or their firm registration number 300317.

This policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited) is 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. Registered in England number 01708613.

Claims are administered by ClaimSorted Limited (Company No. 15848796), acting as a Third-Party Administrator (TPA) on behalf of the Underwriter.

About our service

Leisure Guard acts as an Introducer of Insurance Business to ROCK. You will only be provided information by ROCK on the Car Hire Excess & Damage Insurance products offered by Collinson to allow you to make an informed buying decision. ROCK does not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meet your needs.

What you will have to pay for the services

ROCK will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

A £10.00 ROCK administration fee will apply for changes to your policy once it has started.

The administration fee is non-refundable.

ROCK receives remuneration in addition to the administration charges for certain changes to your policy, ROCK arranges the policy with Collinson on your behalf. You do not pay ROCK a fee for doing this. The premium you pay is comprised of three elements:

the amount charged by Collinson; a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of Collinson.

Leisure Guard receives a commission from ROCK in relation to any Car Hire Excess & Damage Insurance policy ROCK arranges for Leisure Guard. Leisure Guard may also receive a share of the profit from these policies.

About the products

Cover
Car Hire Excess & Damage Insurance

Specific requirements when buying a Leisure Guard Car Hire Excess & Damage Insurance policy

- Leisure Guard Car Hire Excess & Damage Insurance meets the needs of those requiring insurance cover and associated services arising from an incident involving a Car they are hiring, based on the information supplied and the level of cover chosen by you.

Making changes to your Leisure Guard Car Hire Excess & Damage Insurance policy

- If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre and charges will apply.

How your money will be held prior to transmission to the Underwriter

- All money received by ROCK for insurance premiums is held on behalf of Collinson so that you have no risk in the event of ROCK's insolvency. No interest will be paid to you.
- If payment is initially made to ROCK by debit or credit card, and you are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

Cancelling your policy

If you find that this cover does not meet your needs, you can cancel the policy at any time during the period of insurance.

Annual Policies:

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. Provided you have not made a claim under the policy and there have been no incidents likely to give rise to a claim We will refund to you any money you have paid to us.

If you wish to cancel this policy after 14 days, provided you have not made a claim under the policy and there have been no incidents likely to give rise to a claim, you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover.

Single Trip Policies:

You can cancel your policy before the start date of the period of insurance; we will refund to you any money you have paid. Once the Period of Insurance has started you can cancel your policy, but we will not give you any money back.

If you wish to cancel your policy this, please contact us on **0333 300 2181**, and we will arrange for the policy to be cancelled.

The complaints process

You have the right to expect the best possible service and support. If ROCK or Collinson have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows:

If your complaint is about the sale or service of your policy	
Write to us:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
Email us:	complaints@rockinsurance.com
Phone us:	0333 300 2181

If your complaint is about a claim on your policy	
Write to us:	ClaimSorted, 124 City Road, London, EC1V 2NX
Email us:	rockche@claimsorted.com

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Phone: **0800 023 4567**
Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

Collinson are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (fscs.org.uk) or call them on **0207 741 4100**.