

Track Day Cover

terms of business



The Financial Conduct Authority regulates the financial services industry in the UK. Contained in this document is important information that you should use to decide if the services we offer are right for you.

Who we are

Sky Insurance Services Group Limited is a general insurance intermediary.
Our Head Office address is: Sky House, 28 Station Close, Potters Bar, Hertfordshire, EN6 1TL
We operate a number of trading divisions, including Sky Insurance, Insurecarhire, Insure4aday, Insuredaily, Insurelearnerdriver & WeeklyCover.

Sky Insurance Services Group Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is 469048. Our permitted business is advising on and arranging regulated non-investment insurance contracts. You can check this on the 'Financial Services Register' by contacting the FCA on 0800 111 6768 or by visiting: www.fca.gov.uk/register The SkyTrackDay policy is classed as a non-advised sale.

Insurance Companies Regulations 1994

We are connected for the purposes of the Insurance Companies Regulations 1994 to Universal Insurance Company (Guernsey) Limited. We do, however, act totally independently in the day-to-day running of our business and in deciding which insurers to place business with. Wherever we arrange a policy underwritten by Universal Insurance Company (Guernsey) Limited we will inform you

The products we offer

When an insurance policy or product is offered to you, we act as an agent of the relevant insurer or service provider. We only deal with a single insurer as detailed below. We are not contractually bound to do business this way.

Product Name	Provider
Sky Track Day Cover	Markerstudy Insurance Company Limited

We will receive payment of your premium from you as agent for the relevant insurer. Any refund of premium we receive from the insurer in respect of your insurance is also received by us as agent of the insurer. If you purchase an insurance policy, and for all subsequent transactions, we will be paid a commission by the relevant insurer as agreed between that company and us.

What you will have to pay us for our services

We do not charge for any quotation given to you.
The total price quoted to you includes an administration fee, service charge and card-processing fee. These are displayed prior to purchase, are separate from the insurance premium and are non-refundable.

The service we will provide you with

The products we sell are sold on a non-advised basis. This means that we will provide you with information about the policy and you will need to make your own choice as to whether it is suitable for your needs before you buy.

Your right to cancel your insurance and your 'cooling off' period

You have the following rights to cancel any insurance you buy through us:

- You have a cancellation right, which is set out in the policy document.
- If your insurance is lasting less than 29 days, you do not have a statutory 'cooling off' period.

If you cancel the insurance prior to the commencement of cover there will be no refund of any monies paid.

Introducer Arrangements

A third party may have introduced you to us and for this the introducer may be paid a fee by us.

How you can buy insurance from us

You can get a quote from our Website and buy the insurance cover online using a credit or debit card. You cannot buy insurance cover from us over the telephone.

We are covered by the Financial Services Compensation Scheme

Sky Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation arrangements is available from the FSCS (www.fscs.org.uk).

Applicable law

English law applies to your relationship with us. Similarly, unless you and your insurer agree otherwise, English law applies to your relationship with your insurer and your insurance contract.

What to do if you have a complaint

Our aim is to provide all of our clients with an excellent level of service. However, we recognise that there could be an occasion when you do not feel satisfied with the service you have received from us. We take complaints very seriously and with this in mind, we have developed a Customer Complaints Procedure, which lets you know how we will deal with your complaint or issue.

Should you need to make a complaint, please contact our Customer Services Manager using any of the following methods:

- *in writing to:* Customer Services Manager (TDC), Sky Insurance Services Group Ltd, Sky House, 28 Station Close, Potters Bar, Hertfordshire, EN6 1TL
- *by telephone:* 01707 624785 or *by fax:* 01707 622740
- *by email:* stci@skyinsurance.co.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service (FOS) offers eligible complainants a free, independent service for resolving disputes. You may contact the FOS by:

- Calling their consumer helpline on:
0800 0 234 567 (free for people phoning from a "fixed line"), or
0300 123 9 123 (free for mobile users who pay a monthly charge for calls to numbers starting 01 or 02)
- Writing to them at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Emailing: complaint.info@financial-ombudsman.org.uk

Further detailed information about the FOS, including a description of eligible complainants, can be found:

- In our Client Complaint Procedure.
- In the FOS's leaflet 'Your Complaint and the Ombudsman' which we can provide you with, or it is available to download from the Financial Ombudsman Service website.
- On the Financial Ombudsman website: www.fos.org.uk.

Following the above complaints procedure will not affect your legal rights. Please provide your policy number on all correspondence.

We are also required to inform you that you can use the online [European Online Dispute Resolution](#) platform to provide details of your complaint, which we understand will then be forwarded to the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

If you have a complaint against your insurer, please refer to the policy booklet for details of your insurer's complaint procedure.

Privacy and Data Policy

Our privacy and data protection policy is subject to change. The latest version can be found on the Web site at www.skyinsurance.co.uk/privacy-policy.html

Your rights - Under the Data Protection Act 1998 you have certain rights in relation to the information we hold about you. You may request, in writing to the address below and enclosing a cheque for £10 made payable to Sky Insurance Services Group Limited, details of the information that we hold about you. Details will be provided to you within 40 days of us receiving your request and fee.

Customer Assistance – STCI, Sky Insurance Services Group Ltd, Sky House, 28 Station Close, Potters Bar, Hertfordshire, EN6 1TL

Credit and Other Searches

In assessing your application and providing you with a quote we and your insurer will carry out the following searches:

- We will validate your name and address details with a credit and fraud prevention agency who will search public records such as the register of County Court Judgments, the Electoral Register and Bankruptcy records. A record of these searches will not be visible to other lenders when they carry out future credit checks.
- If you consent, we, or the relevant insurer will search files made available by credit reference agencies. A record of this search will be visible to other lenders when they carry out future credit checks. We, or the relevant insurer may also pass to credit reference agencies information we (or the relevant insurer) hold about you and your payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. The relevant insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained and this, together with other factors would be used to accept or reject any application for insurance to the relevant insurer.

Call monitoring

Telephone calls with us may be recorded for training and security purposes.