

COAST

Terms of Business & Data Protection Information

(Coast is a trading name of Park Home Insurance Services Ltd)

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Whose products do we offer?

The products we offer and the insurers we use are:

- Park Home insurance, Static Holiday Home and Static Caravan insurance provided by Zurich Insurance plc, with Legal Expenses insurance provided by ARAG plc.
- Motor Home insurance underwritten by Zurich Insurance plc.
- Touring Caravan insurance underwritten by Zurich Insurance plc.
- Motor Legal Expenses provided by ARAG plc.

Which service will we provide you with?

You will not receive any advice or recommendation from us. We will ask you questions to determine that if we supply any information about a product, that product is applicable to your circumstances. You will then need to make your own choice about how to proceed. You alone are responsible for deciding whether any product you choose to buy is suitable for your needs. Please note that a contract will be formed only after we have accepted your proposal for insurance. Unless otherwise stated, policies sold are for a one year period, and any subsequent renewal is the responsibility of the client. Coast does not accept liability for the consequences of underinsurance or any failure to renew a policy.

What will you have to pay us for this service?

You will receive a quotation (statement of price). In addition to the premium charged by the insurers we will make the following charges to cover our administration costs for these specified activities:

- Mid term cancellations £10.00
- Policy administration charge £20.00
(payable at policy commencement and renewal)
- Mid term adjustment £ 5.00

How can you pay, and what happens to your money?

Payments may be made by cheque or by Mastercard/Visa/Switch. Payment by instalments may be possible for premiums of £100 or above. Finance is available by way of a credit agreement to UK residents aged 18 or over and is subject to status. Full written details are available on request. Park Home Insurance Services Ltd trading as Coast is a licensed credit broker. Any monies relating to premiums, claims or refunds for your policy which are received by Coast are held as agent of your insurer(s). Interest earned on monies held on behalf of your insurer(s) is payable to Coast.

Who regulates us?

Coast is a trading name of Park Home Insurance Services Ltd, which is a company registered in England and Wales with company number 2979679. The registered address of the Company is Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Park Home Insurance Services Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 306716. Our permitted business is selling and administering contracts of general insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing Write to Mr William Tuke, Coast, Helix House,
High Street, Wadhurst, East Sussex, TN5 6AA.

... by phone Telephone 0800 614849

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Coast and the insurers we use 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. (Coast cannot and does not guarantee the solvency or continuing solvency of any Insurer used and does not accept liability for any losses arising in this regard.)

How do we use your personal data?

We will use the information that you supply to provide you with a quotation and to manage any policy you may purchase. In order to do this, your personal information will be passed to the insurer(s) providing your policy(ies), its associated companies, re-insurers and agents providing services on our behalf. It may also be disclosed to other parties where required or permitted by law or regulation. We would also like to provide you with further information about our services, in the future. If you would prefer not to receive such information, please notify us at the following address (no stamp is needed): Coast, FREEPOST, Helix House, High Street, Wadhurst, East Sussex, TN5 6BR. Alternatively, please call us on our Freephone number, 0800 614849, or email us at info@coastinsurance.co.uk.

Please note: Telephone calls may be recorded for business and training purposes. In order to help prevent fraudulent claims your insurer(s) may exchange information with other insurers through various databases. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes so that we may update our records. You are entitled upon payment of an administration fee to inspect the data which is held about you. If you wish to make an inspection, please contact the Compliance Manager at the address shown below.

What you must tell us

You are reminded that you must provide all material information likely to influence the acceptance and assessment of any proposal for insurance. If you have any doubts as to whether a fact is material it should be disclosed. Failure to disclose all material facts may invalidate your policy and result in a claim not being met.

Governing Law

These Terms are governed by the laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.