

# Terms of Business & Regulatory Information for Consumer Clients 2022

John Millin (Southport) Ltd registered under company number 00849631 trades as Millins Chartered Insurance Brokers from the above address. We are authorised and regulated by The Financial Conduct Authority (FCA) under firm reference number 307628. You can check the FCA's Register at <https://register.fca.org.uk> or by phoning the FCA on 0800 111 6768.

14 New Street  
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Ormskirk  
Lancashire  
L40 2QP

Tel 01704 821187  
[office@millins.co.uk](mailto:office@millins.co.uk)  
[www.millins.co.uk](http://www.millins.co.uk)

## Our Scope of Service

Our mission is to provide you with a first class professional, independent, insurance broking service and good quality insurance products at a reasonable price. We are an insurance intermediary, acting between you and the insurer/product provider. We act as your agent, for example, by sourcing and recommending suitable insurance and assisting you with your claims. We can also act as agent for the insurer/product provider for example by collecting their insurance premiums from you. Our Insurance quotations are advised and will be on one of the following bases :-

- from on a fair analysis of the insurance market of a variety of insurers, or,
- will result from a comparison of a limited number of insurers, or,
- will be from a single insurer

The basis of your quote depends on the degree of specialism of the particular class of insurance and your needs. We are not contractually obliged by any insurer to place certain classes of insurance with them. On each occasion we will advise you which of the above bases apply and whether or not we have provided independent (or restricted) advice. You may request a copy of the list of insurance providers that we deal with in relation to any particular class of insurance.

## How to Complain

Our full complaints procedure can be sent to you on request. However, in the first instance any dissatisfaction should be advised to us verbally and we will endeavour to promptly resolve the issue. In the unlikely event that the matter can not be resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). You can find out more about the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or phone them on 0800 023 4567.

## Financial Services Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning the FSCS on 0800 678 1100.

## How to Claim

You should notify us as soon as possible if anything happens that could lead to a claim by phoning us on 01704 821187, email: [office@millins.co.uk](mailto:office@millins.co.uk) or you can write to Millins Chartered Insurance Brokers at the above address. We will then advise you what to do next. You can also check your Policy Documents that specifically relate to your policy for your Insurer's direct claims reporting help-line and information.

## Cancellation (Cooling Off) Rights

In most cases you have the right to cancel your policy within 14 days of cover starting, or within 14 days of receiving your policy – whichever is the later. If you choose to exercise your cancellation right, you must inform us in writing (to the above address) within the time period allowed and return any documents that you have received. In most cases you will be entitled to a full refund of premium. However, any fees that we have charged you (see **Our Fees** below) and are not refundable. In addition, fees applied by wholesale/intermediate brokers are not refundable. If when arranging your policy you suspect that such cancellation may be required, please ask us to confirm the financial position before you start the cover. **NB** If you do not cancel within the 14 day period then you will forfeit your Cooling Off Rights. However, in most cases you will be able to later cancel your policy mid-term.

## Mid-Term Cancellation

When a policy is cancelled mid-term, you must inform us in writing (to the above address). In most cases (depending on your insurer, type of policy and whether or not any claims have occurred) you will be entitled to a pro-rata refund of premium. However policies on a minimum and deposit basis are non-refundable on cancellation. In all cases we reserve the right to apply cancellation fees and deduct commission from your premium refund. If you have financed some or all of your premium via third party finance firm Premium Credit, and you wish to cancel your policy mid-term, please contact us in the first instance, we will arrange cancellation for you. There is often a difference between your nett refund and the balance due to Premium Credit in order to settle the loan. In such circumstances, we will either invoice you for the amount outstanding, or send you a refund.

## Our Fees and Remuneration

The insurers/product providers that we recommend to you usually provide us with a commission. We will disclose the % rate to you on request. However, in order to maintain professional standards and service levels it is necessary for us to charge non-refundable fees (per policy) on the following scale:

### Fee Level

New Business / Renewal / Re-Broking Fee (Standard)	£ 25.00
New Business / Renewal / Re-Broking Fee (Complex)	£ 50.00
Low Commission Surcharge	up to 25% of premium before IPT
Direct Debit Charge applied to loan (via Premium Credit)	Various dependent on amount of loan (APR Variable)
Direct Debit Charges applied to loan (via Insurer)	Various as applied by Insurer
Mid-Term Adjustment Fee (including change of address)	£ 25.00
Mid-Term Cancellation Fee	£ 25.00
Green Card Issue Fee	£ 15.00
Dishonoured Cheque Fee	£ 6.00
Posting Policy Fee	£ 25.00
Evidence of Cover Fee (e.g. to a mortgage provider)	£ 25.00
Handling Insured Losses (claims)	No Charge
Late Payment Surcharge	10% applied to total outstanding
Other Services	By arrangement

RETURN PREMIUMS when a mid-term adjustment (or cancellation) results in a premium refund most insurers deduct commission from the refund. In such cases, this claw-backed commission will be deducted from the nett refund due to you. Our mid-term adjustment/cancellation fees will also apply.

## Data Protection, Privacy and Confidentiality

We will treat your personal information with the utmost respect and, where appropriate, in accordance with current data protection legislation, including The General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679). Please refer to our Privacy Policy on the next page for more detail.

## Taking Care of your Premiums

Monies that we receive and hold in the course of carrying on insurance mediation for you will be held by us in trust. Such money will be held by us, either as agent of your insurer; or, as Client Money in accordance with FCA rules, in either case your premiums will be held in trust accounts. We may transfer client money to another firm or person (such as an intermediate insurance broker) for the purpose of effecting an insurance transaction on your behalf through that firm or person.

## Research, Credit Searches & Accounting

In the provision of premium financing and insurance quotes/renewal terms, we, your insurer and/or finance provider may search publicly available information (such as information from the internet) and also files made available by credit reference agencies. Your details may also be passed to credit reference agencies. Credit reference agencies may keep records of searches and share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud. This may involve credit scoring computation.

# MILLINS PRIVACY POLICY

John Millin (Southport) Ltd T/A Millins Chartered Insurance Brokers is committed to protecting and respecting your privacy



This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be held and used by us. We gather and use information about you in order to provide our services and insurance products.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting [www.millins.co.uk](http://www.millins.co.uk) and by providing personal data to us, you are accepting and consenting to the practices described in this policy.

For the purpose of the General Data Protection Regulation 2018 the Data Controller is:-

John Millin (Southport) Ltd T/A Millins Chartered Insurance Brokers  
14 New Street  
Mawdesley  
Ormskirk  
L40 2QP

## INFORMATION WE COLLECT FROM YOU

We may collect and process the following data about you. This may arise from you filling in forms on our website or by corresponding with us by phone, e-mail or otherwise.

- Name and job title
- Contact information including postcode and email address
- Information relevant to your insurance enquiry
- Website visit data including the Internet protocol (IP) address used to connect your computer to the Internet
- Other information relevant to your enquiry

## HOW WE USE THIS INFORMATION

We use the information that you have given us, and that we hold about you in the following ways:-

- to administer your insurance policy(ies);
- for the provision of our services you have requested;
- to contact you in response to a specific enquiry
- to notify you about changes to our service;
- for our own internal records;
- providing always that you have given to us the necessary consent, to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;

We may combine **information we receive from other sources** with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above.

## DISCLOSURE OF YOUR INFORMATION

Provided always that you have provided the necessary consent(s), we may share your information with selected third parties including insurance companies, wholesale brokers and premium finance providers

We may disclose your personal information to other third parties if we are under a duty to disclose or share it in order to comply with any legal obligation. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

## SECURITY

We will always hold your information securely.

To prevent unauthorised disclosure or access to your information we have implemented strong physical and electronic security safeguards. We also follow stringent procedures to ensure we work with all personal data in line with the General Protection Regulation 2018.

## HOW LONG WE KEEP YOUR PERSONAL INFORMATION

We only keep personal information for as long as is reasonably necessary to fulfil the relevant purposes described in this privacy policy. We will keep your details for the period you are a client and for 3 years afterwards, to deal with any ongoing claims or complaints.

We may keep your information for longer if required by law.

## UPDATING YOUR PERSONAL INFORMATION

We take reasonable steps to ensure that the information we hold about you is reliable and as accurate and complete as is necessary for its intended use. However you are entitled to see the information we hold about you and to update any inaccuracies. We are entitled to charge a £25 fee for providing you with a copy of your personal information.

## COOKIES

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and allows us to improve our site. For detailed information on the cookies we use and the purposes for which we use them see our cookies policy on our website

## OTHER WEBSITES

Our website contain links to other websites. We are not responsible for the information any such website collects, or the use it makes of it and this privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

## HOW TO CONTACT US

Please contact us if you have any questions about our privacy policy or information we hold about you. You can contact us by:

email [office@millins.co.uk](mailto:office@millins.co.uk)

or by writing to us at

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