

Ingenie Services

About Our Insurance Services

1. The Financial Conduct Authority (FCA)

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

2. Whose products do we offer?

For Learner Driver policies, we only offer the products of Ageas Insurance Limited

3. Which service will we provide you with?

We're an established intermediary acting on your behalf. You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed.

4. What will you have to pay us for our services?

You will pay an arrangement fee of up to £25.00 when we first set up your Learner Driver policy and each time you request any extensions to the insurance cover period.

If your insurer instructs us to void your policy (meaning cancelling back to the start date and treating the policy as invalid from the outset) we retain the arrangement fee charged to cover our administration costs.

For Learner Driver insurance, we are paid a commission by the insurer based on your vehicle and your circumstances which forms part of your total premium.

5. Cancellations

Your policy cover will cease immediately you pass your driving test. You will need to notify us that you have passed your driving test to allow us to cancel your policy and arrange any refund due to you.

If we or the insurer cancel the policy, we will write to you providing a minimum of 7 days' notice of cancellation. This will be to your last known postal or e-mail address, in line with your preference to receive policy documentation.

Any refund due to you (less our arrangement fee to cover our administration costs) will be returned on the debit or credit card we hold on file. If the refund is less than £10, then no refund will apply.

6. What happens at renewal?

Ingenie Learner Driver policies are not renewable, but you can extend them on request.

7. Payment of premiums

Ingenie Services acts as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurer with which your insurance is arranged. Any interest earned on these monies is retained by Ingenie Services. Cover is only effective from the time we receive payment.

8. Who regulates us?

Ingenie Services is a trading name of Europa Group Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Europa Group Limited's Financial Services Register number is 309794.

Our permitted business is introducing, arranging, dealing as an agent and assisting in the administration and performance of general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Our registered offices are at Europa House, Midland Way, Thornbury, Bristol, BS35 2JX.

9. What to do if you have a complaint

Our aim is to get everything right, first time, everytime. If a mistake is made, we will put it right quickly. To start the process of investigating a complaint all you need to do is phone, e-mail or send a letter to the contact details below.

Telephone: 0330 678 0652

E-mail: service@ingenie-insurance.co.uk

Write to: Customer Services Department
Ingenie Services, Europa House, Midland Way
Thornbury, Bristol, BS35 2JX.

Once your complaint has been received it will be treated with the highest importance. If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

The FOS can be contacted at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel No. 0800 023 4567. Website: www.financial-ombudsman.org.uk.

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

We 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. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or you can telephone 0800 678 1100.

11. Data Protection

We are committed to ensuring that your privacy is protected. For details about how we use your personal information, please refer to the Privacy Policy which is available at: www.ingenie.com.

Alternatively, you can request a printed version by calling 0330 678 0674 or by writing to the:

Data Protection Officer
Europa House
Midland Way
Thornbury
Bristol
BS35 2JX

For details of how your insurer uses your personal information, please visit: www.ageas.co.uk/privacypolicy.

12. Demands and Needs Statement

Ingenie Services will communicate information clearly and fairly to ensure you have the information you need to make an informed decision about your insurance.

When choosing your motor insurance, you provided us with the details shown on your Statement of Fact. Please check this, together with the other documentation provided, to ensure the information we collected is accurate and that the cover we have provided meets your needs.