

The Financial Services Authority

The Financial Services Authority is the independent watchdog that regulates financial services. NACO Services Limited is an appointed representative of Leisure Home Insurance PLC, which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 406468 and you can check our status at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of General Insurance policies.

Confidentiality & Data Protection

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer a customer. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to us at our usual office address.

Our Service

We act on our members' behalf in arranging insurance. Our services include: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. As part of our service, we will assist you with any claim you need to make and tell you what your responsibilities are in relation to making claims. If you mislay your policy at any time, we will issue a replacement policy document, if you request it. The cost of NACO membership is £24.00 per annum and is non refundable.

Whose Products we Offer

We only offer a single product, which is provided by certain underwriters at Lloyds for the insurance of a static caravan and its contents.

The Service we Will Provide You With

We will advise and make a recommendation for you after we have assessed your demands and needs. Our advice will be confirmed in a demands & needs and suitability statement, giving reasons for our recommendation. As part of our service, and to speed up the claims process, we normally settle small claims in-house. When doing so, we are acting on behalf of the insurer and, if you feel that we are not treating you fairly, you have the right to refer the claim to them.

What You Will Pay For Our Services

We usually receive a commission from the insurer with whom we place your business and do not charge arrangement fees.

Refund Policy & Charges

Market Value policies are subject to an £8.00 administration fee. Mid term cancellations are refunded on a pro-rata basis. We will charge a £25 administration fee. The minimum amount refundable is £12 after deduction of our administration fee. If you wish to cancel your policy mid-term, please advise us of the date you wish cover to stop. If this request is given verbally you will also need to advise us by way of letter, fax or email. Any amount due will be refunded via the payment method chosen when cover began, unless agreed otherwise. **The specific charge and purpose of any additional charges will always be advised to you in advance.**

What to do if You Have a Complaint

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us **by writing** to: Mr. S. Munro, Leisurefame House, 37 Clacton Road, St.Osyth, Essex. CO16 8PA

Or; by phone 01255 820 321, **by fax** 01255 820 231, or **by email:** cvans@nacoservices.com

We will provide you with a copy of our full complaints procedure and respond to you as a matter of urgency, and always within 5 working days. We will aim to make a final response to you within four weeks, or keep you informed as to why this is not possible.

In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is appropriately forwarded, and will track the progress of the complaint and responses of that party.

After our final response has been issued, if you still can't settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion.

The FOS Consumer Helpline is:

0845 080 1800 and their address is:
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

Your Right to Cancel

You have the right to cancel your policy during a period of 14 days from either the day of purchase of the contract or the day on which you receive your policy document, whichever is the later. Providing you have not made a claim we will refund the premium. If you wish to cancel a policy you must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.

Are We Covered by The Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, like ourselves. The primary aim of the Scheme is to provide protection for private individuals and small businesses. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Payment Options

We accept payment by Credit Card, Debit Card, Cheque, Postal Order or Cash at the office. If you choose to pay by Credit Card there will be a fee, which will not exceed £5.00. We may also offer you the facility to pay by monthly instalments. This service is provided by NACO Finance Limited. Please be aware that failure to pay instalments may result in the cancellation of your insurance policy.

We will give you full information about your payment options when we discuss your insurance in detail.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract.

Information on how we treat Payments You make to Us

Under the terms of our agreement with the Insurance company with whom we place business, we receive premiums you pay to us as Agent of the Insurer. All insurance premiums you pay to us are protected in a Statutory Trust Client Account until we pay the insurer.

'New For Old' Cover

Our New For Old cover is available on caravans that are 12 years or younger.

Your Duty to Give Information

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate.

Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid.