

# OUR TERMS OF BUSINESS

Gladiator is a trading name of Able Insurance Services Limited and is located at No 1 Langdon Road, Swansea Waterfront, Swansea SA1 8AG. Able Insurance Services Limited is an independent intermediary, we represent a number of insurers. Able Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA registration Number 311649). Please read these notes carefully as they tell you how we work. If you have any queries, please call the relevant department on the telephone number shown below. Full details of your policy will be in your Policy Booklet that we send to you after you take out cover. Please also refer to our Key Facts leaflet.

## Quotations

Gladiator gives quotations based on the information given to us by you (the proposer) or your representative. When a policy is taken out we send you a copy of your Schedule of Insurance, which shows all the information given for your quotation. Your insurer has the right to decline your risk, increase your premium or offer a policy containing restrictions in cover at any time throughout the duration of your policy term. **Insurers may change their prices at short notice, especially at the end of the month.** Therefore, please check your quotation with us before asking us for cover.

## Non-disclosure

Failure to disclose all material facts could render your insurance invalid and not give protection in the event of a claim. Material facts are those which are likely to influence the acceptance and assessment of your proposal. False details could mean you have to pay more money, your insurers cancelling your policy or a claim not being paid. If you are in any doubt about facts considered material, you should disclose them. We will be happy to give you advice if you wish. **You must tell us immediately if you wish to make a claim, change your address or vehicle and any change to your circumstances.**

## Administration charges

Gladiator will reserve the right to charge for the work involved in setting up or renewing your policy. If you make a change to your policy such as a new vehicle, change of address or any other policy change, require copies of documents, cancel your policy or you request copies of documents previously sent to you, Gladiator will charge you an administration fee of £20. Gladiator reserve the right to alter this fee. Your insurer will take off their charges from any refund before passing it to us to pay to you

## Making a claim

**If you need to make a new claim or require help on an existing claim, please contact your insurer on the number provided in your policy documents.** They will tell you what to do next. You may be asked to complete a Claim Form.

## Paying by instalments

Interest is charged for all premiums paid by instalment. For full details, please refer to your credit agreement and your Facts about the Direct Debit Scheme. Instalment deposits are non-refundable.

## Renewing your policy

You will be contacted prior to your renewal date with a new quotation. You will need to tell us of any changes you have made during the course of your policy that may effect your renewal premium. Please note: If you make a change, which may effect your insurance policy then you must contact us immediately. If you have paid for your premium in full by credit/debit card or pay your premium by instalments, we may use these details to automatically renew your policy. You will be advised first by letter prior to your renewal.

## Cancellation of your policy

You have 14 days from receipt of your Welcome Pack to cancel your policy provided that you have not made a claim.

Your insurer may charge you for the time that you have been on cover and Gladiator may charge you an administration fee of £20.

If you cancel outside the 14 days the following procedure will apply.

If you wish to cancel your policy you must first call our Non-Motor line on **0870 040 3310**. **We cannot cancel your policy until we receive your written instructions.** You may be due a refund of part of your premium as long as you have not made a claim during the time you have been on cover. Your insurer calculates cancellation charges. Please contact us for more details or an estimate. **It is important to remember that canceling your direct debit does NOT cancel your policy. We or your insurer may cancel your policy by giving you seven days notice in writing to your last known address.** If you do not pay in full for your time on cover, Gladiator reserves the right to use a debt recovery agency to collect any money owing. Any costs we have to pay to get this money back will be added to your existing debt. If you pay for your insurance by installments, any refund due after canceling will be credited to your Gladiator Installment Account and we will refund any balance to you. If the refund is not enough to clear your outstanding balance, you will have to pay the difference. We will take our commission and a fee of £20 off all refunds. Any refund due back to you will be paid via your original payment method.

## Comments and complaints

We are dedicated to providing you with a high quality of service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service, please contact us and we will do our best to solve the problem. Please write to the Quality Executive at: Gladiator, No 1, Langdon Road, Swansea Waterfront Swansea SA1 8AG Tel: 0800 952 1333, Fax: 0870 013 4170, email: [gladiatorquality@aisl.uk.com](mailto:gladiatorquality@aisl.uk.com).

## Protecting your data

For your protection we may record or listen to telephone calls. This is to ensure that we maintain a high level of service. Gladiator may occasionally send you offers from third parties who act on our behalf. If you do not wish to receive such mailings, please write to the Data Protection Officer at: Gladiator, No 1 Langdon Road, Swansea Waterfront, Swansea SA1 8AG. You have the right to ask for a copy of the information held by us on computer. We may make an administration charge for this. You also have the right to request us to correct any inaccuracies in your information.

## WE'RE HERE WHEN YOU NEED US

Non Motor Sales

**0870 600 1054**

Non Motor Renewals

**0870 241 3037**

Non Motor Customer Care

**0870 040 3310**

Web

**gladiator.co.uk**

Mon to Fri 9am-6pm