



# OUR TERMS OF BUSINESS

Gladiator is a trading name of Able Insurance Services Limited and is located at Ellipse, Ground floor, Padley Road, Swansea SA1 8AN. 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 Proposal Form, 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.** Unless otherwise advised the ability to Drive Other Cars on a third party basis is not covered under any policy. Unless stated in your quotation and policy document there is no cover for any personal effects, goods or tools of the trade on any policy. The Term "carriage of own goods" relates to the use of the vehicle and not what is covered. 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 £25. 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 call our Claims Helpline straight away on 0800 587 5765 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. For full details, please refer to your credit agreement and Facts About the Direct Debit Scheme. Instalment deposits are non-refundable. If a direct debit payment is rejected, then we may charge you a dishonour fee of £10.00. This fee will be charged to your original payment card.

## Renewing your policy

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

We may cancel your policy at any time by sending 7 days notice in writing to your last known address.

If you wish to cancel your policy, please contact our Customer Services Department on 0844 848 4305 - we will normally be able to give you an approximate refund figure before you cancel.

Your policy **cannot** actually be cancelled until we are in receipt of your Certificate of Insurance, so you will need to return this immediately. If your Certificate has been lost/mislaid we will send you a Lost Certificate Declaration that you will need to sign and return. Please note that we cannot backdate cancellations.

**If a claim or an incident has occurred which may yet lead to a claim on the policy has been made or arisen during any period of the insurance, the full annual premium is due and no refund will be given. This applies in all circumstances, regardless of payment method.**

## 14 Day Cooling Off Period

You have the right to cancel your policy within 14 days of receipt of your policy documentation. If you exercise this right and cover has not yet commenced, you will be entitled to a full refund of the premium paid. If the insurance has commenced, your insurer **will** make a deduction for the time you have been covered under the policy and we will charge you a fee of £25 to cover our arrangement costs providing a claim has not been made or an incident has occurred which may yet lead to a claim on the policy.

## Cancellation after the Cooling off Period

Cancellation charges will vary between the individual insurance companies we use. As the intermediary, we will also apply a charge to cover our costs.

Insurers will generally charge a higher premium for short-term policies due to the increased risk of fraudulent claims activity. Therefore, if a customer fails to stay insured for the full 12 months, the insurer may retain the premium in full or apply short-period cancellation rates. The majority of our insurers will charge a pro-rata amount based on the number of days you have been covered by the policy plus a standard cancellation fee of up to £50. The exact cancellation fee will depend on your particular insurer's terms and conditions and will be shown in your policy documents.

We will deduct 20% from any rebate received from your insurer, or we may charge a flat fee of £25, whichever is greater. This is to cover our lost commission due to early cancellation plus our administration charges.

Any additional products you may have purchased such as Legal Assistance, Personal Accident Cover, Windscreen Cover, Breakdown Cover are non-refundable.

**Please be aware that cancelling your direct debit does not cancel your policy.** The combination of charges incurred and non-refundable products outlined above will often result in a disproportionately greater charge than for the actual period of insurance. Subsequently, customers paying by instalments may sometimes find that there will be an outstanding balance left to pay on the policy. All outstanding amounts must be paid in full within 10 days of the policy being cancelled. Delayed payments may incur additional charges. **We may use your original payment card to recover any outstanding balance.**

If you have paid for your premium by credit/debit card, any refund due must be returned to the original credit or debit card.

## 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, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN. Tel: 0800 952 1333, Fax: 0871 882 8090, email: 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, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ. 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

## Public Liability/Tools Cover Sales

0844 848 4304

## Public Liability/Tools Cover Renewals

0844 848 4306

## Public Liability/Tools Cover Sales Customer Care

0844 848 4305

## Web

[www.gladiator.co.uk](http://www.gladiator.co.uk)