

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 representing 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. 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.**

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 that 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. Please telephone us if you require any guidance. **You must tell us immediately if you change your address or if there is any other changes to your circumstances.** If you are in any doubt about facts considered material, you should disclose them.

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. 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 report a new claim, you will need to contact your insurance provider directly. The Claims telephone number will be found in your policy booklet. You may be asked to complete a Claim Form.

Paying by instalments

An insurance policy is a 12-month contract and if you decide to terminate the contract early your insurer will apply short period cancellation charges. Therefore, customers who pay by instalments will often be left with an outstanding amount to pay if they decide to cancel their policy early. Please refer to the 'Cancellation of your policy' section. **We must point out that cancelling your Direct Debit Instruction does not cancel your policy.** If you wish to cancel it is imperative that you contact us immediately and return your Policy Schedule. Please note that if you are cancelling your Employer's Liability or Goods in Transit Insurance that you will also need to return your Certificate of Insurance.

If you choose to pay by instalments, we will pay your insurance provider the full premium in advance and fund a payment plan through the Direct Debit Scheme. Interest is charged on all premiums paid.

It is your responsibility to ensure that the bank account details we hold are current and valid at all times. If a Direct Debit payment is rejected, you must contact us within 7 days to pay the arrears by credit/debit card. If we are unable to recover the amount of the missed instalment in full, we reserve the right to withdraw the Direct Debit facility and ask that the remaining balance be paid in full. Please refer to your credit agreement and facts about the Direct Debit Scheme.

Renewing your policy

To avoid a break in your cover, we may attempt to automatically renew your policy 7 days prior to your renewal date using your existing payment method. Please note that this process is dependant on you having a current and valid payment method in place. If we are unable to automatically renew your policy, we will advise you in writing prior to your renewal date. In these circumstances, you will need to ensure that we receive payment before your renewal date. If we are not in receipt of payment by your renewal date the policy will lapse.

Cancellation of your policy

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

The policyholder may cancel the policy by telephoning our Customer Care Line or by notifying us in writing. Any refund due will be processed as soon as your policy is cancelled. Similarly, any outstanding amount owed on the policy will need to be settled in full on the date of cancellation. Your current Certificate of Insurance must be returned in all circumstances. Please note that cancellations cannot be backdated. **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.**

Cancellation during the 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 commenced, you will be entitled to a full refund of the premium paid. If the insurance has commenced, your insurance provider will make a deduction for the time you have been covered under the policy and we may charge a fee of £25.00 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 outside the cooling off period

Your insurance provider will apply a short period charge for the time you have been covered under the policy. Charges can vary between insurers and are detailed in your policy documents. We will deduct 20% from any rebate given by your insurance provider or we may charge a flat fee of £25.00, whichever is greater. Any additional products you may have purchased, such as Tools Cover are non-refundable. Please note that the combination of charges incurred and non-refundable products as outlined above will often result in a disproportionately greater charge than the actual period of insurance. This may leave customers who pay by instalments with an outstanding balance that will need to be paid at cancellation. Please refer to the 'Paying by Instalments' section. We may use details of the last card transaction on the policy to recover any outstanding balance. Delayed payments may incur additional charges and Gladiator reserves the right to use a third party debt agency in order to recover monies owed. If you have paid your premium by debit/credit card, all refunds due will be credited to the original 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, 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