

Information for Policyholders

About your Insurance Policy

This policy is administered by Commercial Express Quotes Limited.

Commercial Express Quotes Limited is a Managing General Agent registered in England and Wales under company number 03862468. Our registered office is B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH. We are authorised and regulated by the Financial Conduct Authority FRN 311067.

We act as agent of the insurers we deal with for the purposes of placing insurance policies, issuing insurance documents and when handling insurance premiums. We receive commission from insurers for carrying out these services on their behalf.

Full details of the Insurer for this policy are shown on your schedule and accompanying policy wording.

Complaints

We are dedicated to providing a high-quality service and want to ensure that we maintain this at all times. If, however you do need to make a complaint, we will endeavour to resolve the matter promptly and fairly.

If your complaint is about the sales process or suitability of your policy, you should contact the insurance broker who arranged this policy for you.

If your complaint is about the handling of a claim, please contact the Insurer using the contact details set out in your policy.

If your complaint relates to any other matter, you should contact us using the following details:

The Compliance Manager

Commercial Express, B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

Phone: 01384 473201

Email: complaints@commercialexpress.co.uk

A copy of our complaints procedure is available at <https://www.commercialexpress.co.uk/complaints>
Alternatively, a copy can be provided on request.

We will aim to issue a final response to you as soon as is practicable and anticipate that we will be able to provide a substantive response to most complaints within eight weeks.

If you are dissatisfied with our response, or we have not provided you with a final response within 8 weeks, you may be entitled to refer your complaint to the Financial Ombudsman Service using the details below. If you wish to do so, you must refer your complaint within 6 months of our final response letter.

The Financial Ombudsman Service:

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Tel: 0800 023 4567 (Landlines)

Tel: 0300 123 9123 (Mobiles)

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Fees

An arrangement fee will apply at inception or renewal of your policy, which will be confirmed in your quotation pack. A £10 administration fee will apply for any policy adjustments or cancellations that are carried out mid-term.

All fees are non-refundable and are in addition to any other charges made by insurers or your broker.

Financial Services Compensation Scheme (FSCS)

Commercial Express Quotes Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if in the unlikely event that we are unable to meet our obligations under this Policy. If you were entitled to compensation under the FSCS, the level of compensation payable would depend on the nature of the insurance granted under this Policy.

Further information about the FSCS is available from the FSCS at the address immediately below or on their website:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Email: enquiries@fscs.org.uk
Tel: For UK callers: 0800 678 1100 (free phone)
Tel: For callers from abroad: +44 (0) 20 7741 4100
Web: www.fscs.org.uk