

Policy Terms & Conditions

As we are not making a formal recommendation to you, please consider all the information we have provided, to ensure that it meets your requirements before you decide to proceed. If you are unclear about any aspect of the information given, please do not hesitate to contact us. This product meets the demands and needs of those who require cover for loss or damage to their property. Please refer to your policy document(s) for full details of cover and the Policy Schedule for your selected cover and any special terms which apply.

Methods of Communication

Our primary method of communication about your policy documentation will be through electronic means, except when we invite renewal of your policy when we will post your renewal invitation to you. If you should ever wish to receive paper copies of your policy documentation, then please contact us.

You will receive an email from Footman James within the next working day of you purchasing cover. This email will give you access to our online document portal, allowing you to view/download your insurance documents. If you do not receive this email within the next working day, please call us on 0333 207 6132.

Outstanding Information

You may need to provide us with the required outstanding information, within 14 days from the date you receive your policy documents, for the policy to proceed (e.g. previous insurer details or valuation certificates etc.) You will find this information within your policy documents. Failing to provide this information may result in the insurer changing the premium, terms or cancelling the policy.

Frequently Asked Questions

Are you always acting on my behalf?

On your behalf we establish your insurance requirements, find a product to meet your needs and provide you with the key features of that policy.

What are your Fees and Charges?

- New Business £30
- Renewal £20
- Mid-Term Adjustments £25
- Cancellation £25

These are in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed with you before being made.

Our fees are non-refundable even if you cancel your policy.

How do I make a complaint?

For complaints relating to the policy that you have been sold, the service that you have received or with a claim:

If you have cause to complain, please phone Footman James on 0333 207 6101 or write to the Managing Director at Footman James, Castlegate House, Castlegate Way, Dudley, West Midlands, DY1 4TA. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaint's procedure or the Insurer's complaints procedure either phone 0333 207 6101 or write to the address noted above, or write to the Insurer, the address is shown on your Certificate of Motor Insurance. If you are not satisfied after receiving a final decision, within 6 months you may be able to refer your complaint to the Financial Ombudsman Service.

To refer your complaint to the Financial Ombudsman Service, write to:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

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

Web: www.financial-ombudsman.org.uk

These actions do not affect your rights to take legal action if necessary.

Do I have any financial protection?

Your Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their liabilities under this insurance. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk. Please refer to the individual policy wordings for more details.