

TERMS OF BUSINESS

About us

Kounnis Insuforce Ltd and its trading names, Waltham Forest Insurance & Insuforce are authorised and regulated by the Financial Conduct Authority (FCA). Our permitted business is arranging, advising, dealing as agent and assisting in the administration of non-investment insurance policies. Our FCA Register No is 304831. You can check these details online by visiting www.fcs.org.uk/register or by contacting the FCA by telephone on 0800 1116768.

Our service

For Waltham Forest Insurance & Insuforce home insurance products we offer a non-advised service. In certain cases, Insurers authorise us to underwrite and settle claims on their behalf within agreed guidelines. Accordingly, in placing your insurance and handling claims, we may act as agent for Insurers as well as for you.

For all other insurance products we offer, we will advise and make recommendations for you after we have assessed your needs. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. For both commercial and personal insurances we offer products from a range of Insurers or other regulated Wholesale Intermediaries. A list of the Insurers & Wholesale Intermediaries used is available on request. We do not guarantee the solvency of an Insurer with whom we place business.

What information should you disclose?

It is your responsibility to provide complete and accurate information when you take out an insurance policy, throughout the life of the policy and when renewing your insurance. You must check your documents to ensure that all information is accurate and correct and that any information that is incorrect or omitted is notified without delay. Failure to do so may invalidate the cover provided. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document. If in any doubt, you should contact us. We remind you of your duty not to misrepresent information and to answer all questions honestly.

Fees and charges?

We are remunerated through commission payments from Insurers. We may also make a charge in addition to premiums charged by the Insurer to cover our administration costs. Any charges applicable will be confirmed to you before you are obliged to pay them.

You may ask us to explain our earnings on any transaction completed for you.

For Waltham Forest Insurance & Insuforce Home Insurance Policies we have a scale of charges as follows:

New Business - Nil	Mid Term Adjustments - £15	Mid Term Cancellations - £25	Copy Documentation - £15
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What are our terms of payment?

Unless specifically agreed with us in writing, you must provide the premium due in cleared funds in accordance with the amounts and payment dates specified in your documentation. Failure to meet the payment date may lead to Insurers cancelling your policy.

How are your payments handled?

Your money will be held in a non-statutory trust bank account held by Kounnis Insuforce Ltd as trustees on your behalf. Monies from this account will be paid to Insurers to meet your premium obligations. Credit may also be extended when paying premiums to Insurers and return premiums to other customers, using cleared funds from this account. We may also pass the money you pay us to another intermediary. We will only do this where it is a necessary process of arranging cover for you and only where the intermediary has been granted full risk transfer by the Insurer underwriting your policy. In instances where we collect money as agent on behalf of the Insurer, the money deposited in the Clients' Money Account is held on behalf of the Insurer. We also earn interest on money in the Clients' Money Account. Any interest earned will remain in the ownership of Kounnis Insuforce Ltd.

Confidentiality and Data Protection

All information about you will be treated as private and confidential except where the disclosure is made at your request or with your consent in relation to administering your insurance and except where law requires us. Under the Data Protection Act 1998 you have rights of access to any personal information we hold about you and this is available to you on request. In the interests of security and to improve our service, telephones calls may be monitored and/or recorded.

Complaints

If you are not satisfied with our service please let us know as soon as possible by writing to Mr Sof Andrea, Kounnis Insuforce Ltd, Sterling House, Fulbourne Road, London, E17 4EE or by phone on 020 8523 0008. When dealing with your complaint we will follow our complaint handling procedures (copy of this is available on request). If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available at www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS who can be contacted on 0800 678 1100 or visit their website at www.fscs.org.uk