

About our Services and Terms of Business - Landlords

Let Alliance Limited
 1st Floor, Dodleston House
 Park Lane
 Pulford
 CH4 9EP

1. Regulatory Information and Terms of Business (“Terms”)

The Financial Conduct Authority (“FCA”) is the independent watchdog that regulates the financial services. We recommend that you carefully read these Terms – they describe some important rights and safeguards you have under the FCA’s regulatory regime and are also the terms that will apply to our appointment by you. Use this information to decide if the services are right for you.

2. Who regulates us?

We are Let Alliance Limited, an appointed representative of Advent Solutions Management Limited who are authorised and regulated by the FCA. FCA Registration No. 308751. You can check this by visiting the FCA’s website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Permitted Business: Our permitted activities are arranging insurance cover, dealing as an agent and assisting with the administration and performance of policies – all in connection with general insurance.

3. Our Service

You will not receive advice or a personal recommendation from us. We may ask some questions to narrow down the selection of products and we will provide you with sufficient information on order for you to make your own choice about how to proceed.

We operate as an insurance intermediary on behalf of the insurer and are authorised to arrange the insurance policy and collect premiums on the insurer’s behalf.

4. The fees we charge for our services

- We are paid a commission from the insurer with whom we have placed your business which is a percentage of the monthly premium excluding fees and insurance premium tax.
- We do not charge a fee for the cancellation, renewal or amendments to your Landlords Insurance Policy.

Delivering Intelligent
 referencing and insurance
 solutions for letting agents

Head Office

Let Alliance Limited,
 Dodleston House,
 Bell Meadow Business Park,
 Park Lane,
 Pulford, Chester,
 CH4 9EP

T: 01244 421261

London Office

Let Alliance Limited,
 6th Floor,
 3 Lombard Street,
 London,
 EC3V 9AA

T: 020 7648 4350

Contact Emails

General Enquiries
info@letalliance.co.uk

Tenant Reference Team
tenant@letalliance.co.uk

Insurance Support Team
insurance@letalliance.co.uk

Website

www.letalliance.co.uk



5. Which insurance companies do we use?

We only offer landlords insurance from a single insurance provider. However where it is not possible to place your business through this arrangement we may request another broker or intermediary to act as our agent and assist us in the placement of your insurance. In such cases we will provide specific instructions so as to meet your insurance requirements

6. Premium Payment

Your policy is an annual policy and you are required to pay the full premium upfront prior to the start or renewal date of the policy. We will use the payment details we have stored to collect premiums following policy amendments or administering refunds. If you choose to pay for your insurance monthly you will enter into a credit agreement with a third party premium finance company Premium Credit Limited. In the event that instalment payments are missed then your policy may be cancelled. In the event your policy is cancelled any premium returned to us by the insurer will be used to repay any outstanding premium finance.

7. Your cancellation rights

You have the right to cancel your policy within 14 days of purchase or from the date you receive your documents, whichever is later. Providing that no claims have been made or are pending we will refund any premium including fees in full. If you cancel your policy after the initial 14-day period and you have paid your premium upfront then we will issue you with a pro-rata refund. If you cancel your policy after the 14-day period and you are paying in instalments via Premium Credit Ltd, then there will be no pro-rata refund applicable, but your monthly instalments will cease.

8. Information supplied by you

It is your responsibility to provide complete and accurate information to us and the insurers when you take out an insurance policy, throughout the life of your insurance policy and when you renew your policy. It is important that all statements you make to us are full and accurate. Please note that if you fail to disclose any material information it may mean that your policy will not give you the protection that you require, or you may invalidate your policy altogether meaning that part or all of your claim may not be paid. If you are in any doubt as to whether a fact is material, please contact us immediately to discuss. We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance policy. Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous policy – we will assume that such information remains correct unless you tell us otherwise.

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9. Changes to your underwriter

We reserve the right to engage a new insurance provider for part or all of your policy in future. Should this happen we will write to you to inform you of the change, providing details of your new provider as well as any amendments to your policy. Through the purchase or renewal of your policy you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider. If at any point you wish to withdraw your consent to this, please contact our insurance team on 01244 421 167.

10. What to do if you have a complaint

We aim to provide a high standard of service to you at all times. However should you be unhappy with the service you receive and wish to register a complaint you can do so by:

- By writing (including email) to the managing Director at 1st Floor Dodleston House, Bell Meadow Business Park, Pulford, CH4 9EP (headoffice@letalliance.co.uk) and/ or;
- By telephone on 01244 421 167

In all cases please quote your policy number or other reference we have given you. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. A summary of our complaints handling procedure is available upon request.

11. Are we covered by the Financial Services Compensation Scheme (“FSCS”)?

Yes. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of customer you are and in the case of a business, the size of that business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without upper limit. For compulsory classes of insurance (including third party motor and employer’s liability), insurance advising and arranging is covered for 100% of any claim, without upper limit. Further information about compensation scheme arrangements is available from the FSCS.

12. Your Privacy

We process your personal data in accordance with the relevant data protection legislation and are the data controller for the data that we process. As the data controller we will not collect any information from you that we do not need for the purpose of fulfilling our services. We will only use personal information on individuals where we are allowed to by law for example to fulfil a contractual or legal obligation, because we have a legitimate business interest or where the individual has agreed to it. We will always ensure that we keep the amount of personal data and the extent of the processing down to a minimum. You can get more information about this by viewing our full privacy notice online at <http://www.letalliance.co.uk/about/downloads/privacy-policy> or request a copy by emailing us at dataprotection@letalliance.co.uk.

13. Governing Law

These terms are governed by and construed in accordance with the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.

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