

Terms of Business (TOB)



Please read this Terms of Business document carefully as it contains important information. If you are unclear about any aspect of these Terms of Business or have any questions please contact Properly Protected:

Telephone: 01953 451717*
E-mail: sales@properlyprotected.co.uk
By Post: High Street, Attleborough, NR17 2EH

1. Your Contract

You will be entering into separate contracts when you take out an insurance policy through Properly Protected.

The first contract is with BeProperly Protected Ltd ("BePP", "Properly Protected", "we", "us" or "our") for arranging and administering your policy on your behalf. Our terms and conditions are set out in this document.

You will also be entering into a contract with the insurer specified on your Policy Schedule for your insurance. The terms and conditions of your insurance are set out in the Policy Document and Policy Schedule (including any endorsements or excesses that may apply).

For any additional cover, which you may or may not have paid additional premium for, you will be entering into a separate contract with the relevant insurer or service provider. The terms & conditions for each separate contract will be set out in the Policy Documents for the relevant additional cover.

Your acceptance of these Terms of Business does not affect your normal legal rights.

Your insurance policy and all communications about it will be in English. Unless we agree otherwise with you, this contract is governed by the law of England and Wales.

2. Regulation

Properly Protected is a trading name of BeProperly Protected Ltd, a joint venture between Moto Broking Limited (also known as "BeMoto") and Properly Protected Limited. Registered in England and Wales, company number: 10987095. Registered office: Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP.

BeProperly Protected Ltd is an Appointed Representative of Moto Broking Limited, which is authorised and regulated by the Financial Conduct Authority (FCA number 715903). Our permitted business is introducing, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts.

You can check these details on the Financial Services Register by visiting the FCA website, www.fca.org.uk or by contacting the FCA on 0800 111 6768.

3. Our Service (the products we offer)

Properly Protected will act on your behalf, arranging your insurance, as well as helping you with any changes you may have. Your documents will be emailed to you at the email address you have provided or, if requested, sent to you by post.

We only offer products from a single provider for:

Product	Provider
Personal Injury Plan (PIP)	Covea
Accidental Death (AD)	Covea
Short Term Income Protection (STIP)	Covea
Personal Accident Motorcycle (PAM)	Covea
Travel & Repatriation Insurance	Brokersure

4. How to Make Changes or Register a Claim

Full details of how to claim are included in the 'Claims' section of your Policy Document. The contact details to make changes or register a claim with Covea or Brokersure are shown below:

Covea Telephone: 0333 130 4550*
Address: Protection Dept.,
Covea Insurance plc,
50 Kings Hill Avenue,
Kings Hill, West Malling,
Kent, ME19 4JX

Brokersure Telephone: 0330 880 0389*
Email: bemoto@brokersure.com
Address: BeMoto Travel Dept.,
PO Box 1338,
Peterborough, PE6 0QE

4. Complaints

We aim to provide you with a high level of service at all times, but if you are not satisfied, please email us at complaints@properlyprotected.co.uk or call us on 01953 451717*

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

5. Compensation

If the Insurer cannot meet their obligations to you at any point, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or by calling 0207 741 4100, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

6. Failure to Pay a Premium Instalment

If you fail to pay an instalment to the insurer you will be given notice of cancellation. If a second attempt is also unsuccessful within the period of this notice, the policy will be cancelled. Please refer to the 'Cancelling Your Policy' section within the Policy Document. The insurer may require you to make up any missed payments before reinstating cover upon your request.

7. Cancellation

To cancel a policy you must contact us or the insurer. Cancelling your direct debit may not mean you have cancelled your policy.

You can cancel your policy at any time and different conditions apply depending on when you cancel your policy. The Policy Document provides full details of these including your cooling-off period.

If we or the insurer cancel your policy we will write to you providing a minimum 7-days notice at your last known email or postal address.

8. Handling Money

We do not collect or hold any money from you, all payments are collected or made directly with the insurer.

9. Data Protection

We are committed to ensuring that your personal data is used properly and is kept securely. Full details of how we will use your personal data is set out on our Website Usage & Privacy Policy available at www.properlyprotected.co.uk

10. Your Responsibilities

Under the Consumer Insurance (Disclosure and Representations) Act 2012, if you do not take reasonable care to provide complete and accurate answers to questions asked by us, the insurer may impose an additional premium, along with additional policy terms, or may cancel or avoid the policy. It may also result in the insurer rejecting or only part paying claims you make.

Please make sure that you read your documents thoroughly and ensure that any information that you have provided to us is accurate, true and correct. If any of the information shown on your documents is inaccurate, or becomes inaccurate, during the term of insurance then please call us to discuss.

You can find all Policy Summary and Policy Documents on our website. You should also read the Properly Protected "Disclosure & Declaration" document relating to any personal protection policies.

For Travel Insurance and Income Protection products you should pay particular attention to any questions, declarations and exclusions relating to "pre-existing medical conditions". The insurer may require a medical report in the event of a claim to check your medical history. It is your responsibility to inform us or the insurer if your health changes during the period of insurance.

For Income Protection products, the insurer may also require you to provide evidence of your income declared to us when taking out the policy, including but not limited to salary slips (if employed), bank statements or HMRC tax returns. It is your responsibility to ensure your policy and the chosen monthly benefit continues to meet your requirements and does not exceed 60% of your gross monthly income.

11. Telling You About Other Products and Services

We will never sell your information to third parties for marketing purposes and we will only pass your contact information to third parties where you have given your explicit consent for us to do so.

Our lawful ground of processing your personal data to send you marketing communications is either your consent or where we believe it is of legitimate interest.

Under the Privacy and Electronic Communications Regulations (PECR), we may send you marketing communications from us if (i) you made a purchase or asked for information from us about our goods or services or (ii) you agreed to receive marketing communications and in each case you have not opted out of receiving such communications since.

You can ask us to stop sending you marketing messages at any time by following the opt-out or 'Unsubscribe' links on any marketing message sent to you or OR by emailing us at customersupport@properlyprotected.co.uk at any time.

If you opt out of receiving marketing communications this opt-out does not apply to personal data provided as a result of other transactions, such as policy purchases, claims, renewals, etc.