



Introduction

Who we are

At REIS Motorsport Insurance, we are a trusted provider of a wide range of insurance solutions. With years of experience and a commitment to excellence, we are dedicated to delivering tailored insurance coverage that protects your interests

References to “We” and “Us” means REIS Motorsport Insurance. References to “you” means the insured and/or their appointed agent.

You can reach us by phone 9am-5pm, Monday to Friday; Personal Lines 0115 965 1020, Commercial 0115 965 1050, via email at info@reis.co.uk, or you can write to us at Reiss Motorsport Insurance, Bell House, Wheatcroft Business Park, Landmere Lane, Edwalton, Nottingham, NG12 4DG. You may visit us in person by appointment. We are here to assist you with any questions, concerns, or insurance needs you may have.

FCA info

As an authorised and regulated insurance broker, REIS Motorsport Insurance operates as a trading style of Kingfisher Insurance Services Limited (KISL), which is authorised and regulated by the Financial Conduct Authority (FCA) under reference number 310218. Our regulatory status allows us to provide expert insurance brokering services, including advising on, arranging, and managing insurance policies on your behalf. Our operations are conducted in strict compliance with FCA regulations, ensuring your protection and peace of mind.

Accepting our Terms

By engaging our insurance brokering services, you acknowledge your understanding and acceptance of the terms and conditions outlined in this document.

- **Review of Agreement:** Please carefully review this agreement, as it governs our business relationship.
- **Questions or Clarifications:** Should you have any questions or require further clarification, do not hesitate to contact us.
- **Decision to Proceed:** Your decision to proceed with our services signifies your consent to be bound by these terms.

Our Service

We are committed to providing you with detailed insurance solutions and exceptional service. By engaging our services, you're trusting us with the responsibility of assisting you in securing the right insurance coverage.

What you can expect:

- **Transparency is at the core of our service.** We want you to fully understand the terms and conditions of your insurance coverage. If you have any questions or need clarification, our team is readily available to assist you.
- **We act on your behalf in sourcing, placing, and administering your insurance.** This includes assistance in the event of claims, ensuring a seamless experience throughout the policy period.
- **In certain situations, we may act on behalf of the insurer under a delegated authority agreement.** If applicable, we will notify you in writing, providing transparency about our role in the process.
- **Your decision to engage with our services signifies your consent to the terms outlined in this agreement.** We view this as the foundation for a professional and collaborative partnership aimed at meeting your insurance needs effectively.
- **We handle the administrative aspects of sourcing and placing your insurance with the chosen insurer.**

Reis Motorsport Insurance

T: 0115 965 1020 **E:** contact@reis.co.uk **W:** www.reis.co.uk

Reis Motorsport Insurance is a trading name of Kingfisher Insurance Services Limited. Authorised and regulated by the Financial Conduct Authority No. 310218. Registered in England and Wales No. 01469545. Registered Office: First Floor 2 Parklands, Parklands Business Park, Rubery, United Kingdom, B45 9PZ.





Conflict of Interest

By entering into this agreement, you acknowledge that KISL is owned by NSM UK. As part of our services, we may place insurance through First Underwriting Limited who are with a Group company of NSM UK. While our ownership structure may involve business relationships, our commitment to transparency and client-centric practices remains of paramount importance.

Our priority is to secure insurance coverage that best meets your needs. In the event that a conflict of interest arises due to our connections, we will promptly inform you. We are dedicated to providing you with clear, fair, and unbiased advice throughout our business relationship.

Your Responsibilities

You are responsible for ensuring the accuracy of any proposal forms or applications we complete on your behalf. It is also crucial to carefully review the confirmation of cover and policy documents provided by us, ensuring they accurately reflect your needs. If documents are supplied electronically, you have the option to request a paper copy. Please make sure you pay particular attention to policy conditions, claims conditions, and/or warranties, as not complying may impact your coverage. Any differences should be promptly communicated to us.

Additionally, you have a responsibility of confirming that all sums insured, and policy limits are sufficient. While we aim to assist in determining and maintaining accurate insured values and indemnity limits, we cannot assume responsibility for their precision.

Duty Of Disclosure / Fair Presentation

You are required to exercise reasonable care in providing complete and accurate answers to the insurer's inquiries, ensuring that any volunteered information is not misleading.

- **Consumers:** If you are a consumer insured (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you have a duty to disclose all material information relevant to the risk, ensuring accuracy and completeness. The duty of disclosure involves clear and straightforward communication. Failure to disclose may impact the policy's validity, affecting claim settlements or leading to avoidance as permitted by the Insurance Act 2015.
- **Commercial:** If you are a business insured (i.e. an insured who has bought insurance wholly or mainly for purposes related to their trade, business or profession) you must present material information crucial to the insurance risk. Fair presentation involves providing comprehensive, accurate details. Non-disclosure may impact policy validity, leading to adjustments in claim settlements or avoidance as permitted by the Insurance Act 2015.

This duty aligns with the Insurance Act 2015, promoting a fair and balanced approach in insurance contracts. Failure to fulfill this duty as may grant your insurer the ability to impose altered terms, charge a higher premium, or, under certain circumstances, void your policy from the start, resulting in non-payment of any claims.

Complaints

If you have a complaint, please contact us at Complaints Officer, Reis Motorsport Insurance, Bell House, Wheatcroft Business Park, Landmere Lane, Edwalton, Nottingham, NG12 4DG or via email at complaints@kingfisherinsurance.com. We aim to acknowledge your complaint promptly and will thoroughly investigate the issues raised. If, after our internal complaints process, you remain unhappy with the resolution, you have the right to refer your complaint to the Financial Ombudsman Service (FOS), an independent body that resolves disputes between consumers and financial firms. Their contact details can be found at www.financial-ombudsman.org.uk.

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Financial Services Compensation Schemes (FSCS)

We are covered by the 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 website www.fscs.org.uk or by writing to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street London EC3A 7QU.

Our Remuneration

To ensure you have a clear understanding of how we are remunerated for our services. There are various ways in which we may receive compensation.

- **Commissions:** In most cases, we earn a commission from insurers for placing and administering your insurance policies. This commission is typically a percentage of the insurance premium and is paid by the insurer.
- **Fees:** Before proceeding with our services, we will clearly disclose any fees associated with the placement or administration of your insurance as seen below. You have the right to ask about our remuneration and any fees involved.
- **Finance:** We receive payment from the finance provider for introducing you, typically a percentage of the financed amount.
- **Supplier Fee:** When you purchase non-insurance products through us, we may earn a fee from the supplier, usually calculated as a percentage of the purchase price.

As mentioned above, we normally make the following charges to cover the administration of your insurance:

Arranging new policies	Personal Lines - £70 Commercial – 2% insurance premium exc IPT (min £100)
Renewing policies	Personal Lines - £45 Commercial – 1.5% insurance premium exc IPT (min £75)
Policy adjustments	Personal lines - £35 Commercial policies - £50
Policy cancellations	Personal lines - £50 Commercial policies - £95 <14 - £35 & commission deduction. See following note *

* Return premiums will usually arise if an insurance risk is reduced, or a policy is cancelled. In such circumstances we have to repay commission on the return premium to the insurer and this will reduce the final amount to you. In the event of policy cancellation, any return of premium due to you will be refunded after deducting commission and an applicable charge, the details of which will be communicated to you.

Please note that refunds are subject to processing times, which may vary. We are unable to release any funds to you or credit your account until the refund is received from your insurer. Additionally, refunds can only be issued in the name of the policyholder.

Payments of Premiums

You will provide settlement of all monies due in accordance with the payment date(s) specified in our invoice or other relevant payment documentation. In the event we have not received your payment before

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or on the payment date, insurers may cancel your policy. We are under no obligation to pay premium by the payment date to insurers on your behalf.

We normally accept payment by the following credit/debit cards: Visa, Mastercard, Maestro. We do not accept payment by American Express.

You may be able to spread your payments through insurers' instalment schemes or a credit scheme which we have arranged with Close Brothers Partner Finance Ltd. We will give you full information about your payment options when we discuss your insurance in detail.

Credit Searches

Credit checks may be conducted by insurers during the quotation stage and by finance providers when facilitating payments through direct debit. It's important to note that any such credit searches will be recorded on your credit report, regardless of whether you proceed to Finalise or renew a contract with these entities.

Market Security

We prioritise the financial security of our clients by consistently placing policies with sound and stable markets, highlighting our commitment to protecting their interests and ensuring long-term peace of mind.

Fraud

We are dedicated to preventing fraud across all aspects of our services. We have implemented rigorous measures to guard against fraudulent activities. Your cooperation in furnishing precise and comprehensive information is vital to upholding the integrity of your insurance policies. Our commitment to fraud prevention is designed to safeguard your interests and uphold the trust you have placed in our services.

Financial Crime

We are dedicated to preventing financial crime, including money laundering, fraud, and the financing of terrorism. To uphold the highest standards of compliance and security, we conduct sanctions checks as a part of our due diligence process. We may request additional information or documentation to ensure that our services remain free from any association with sanctioned individuals or entities. Your cooperation in this regard is vital to our collective efforts in maintaining a secure and lawful environment for our clients and our operations.

Use of Personal Data

We are registered by the Information Commissioner's Office (ICO) under reference number Z5425687, we adhere to strict data protection standards. By engaging our services, you consent to the lawful processing of your information for insurance-related purposes. Your agreement with the terms in this Use of Personal Data section reflects our commitment to safeguarding your privacy and security.

For further information on how we handle, process and store personal information about individuals whose data you provide to us, including information about their rights and the parties we may share such personal information with, please see our Privacy Policy which can be accessed on our website reis.co.uk or alternatively, please email to our Group Data Protection Officer, Level 15, The Gherkin, 30 St Mary Axe, London, EC3A 8EP or send your enquiry to compliance@kingfisherinsurance.com.

Cancellation and Transfer of Policies

We will inform you about your right to cancel the policy and the procedures for exercising this right before finalising any insurance policy. Details about the cancellation process, notice periods, and potential premium implications will be available in your policy document. Cancellation of any cover must adhere to the conditions outlined in your policy document. In cases where the insurer declares the policy void or initiates cancellation, excluding any cooling-off period, we retain any fees and commission for the entire

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policy duration. In the event of policy cancellation due to non-payment, we reserve the right to recover any discounts granted during the policy term post-cancellation. If you choose to transfer your policy to another broker during its term, we maintain the right to retain and/or request any commission and fees applicable for the complete policy period.

Claims

We have no authority to handle claims on behalf of insurers. You are responsible for notifying claims or potential circumstances that may give rise to a claim. To ensure full protection under your policy you should familiarise yourself with coverage conditions or other procedures immediately relating to claims and the notification of those claims. Failure to adhere to the notification requirements particularly the timing of notification, as set out in the policy document, may entitle insurers to deny your claim. In presenting a claim it is your responsibility to disclose all facts, which are material to the claim.

Professional Indemnity Insurance

As part of our commitment to your protection, we maintain Professional Indemnity Insurance to cover potential direct losses arising in contract, in accordance with regulatory standards.

Third Party Rights

Unless otherwise agreed between us in writing no terms of this agreement is enforceable under the Contracts (Rights of Third parties) Act 1999.

Governing Law

This agreement, which sets out the terms of our relationship with you, will be governed and construed in accordance with English Law and any dispute arising under it shall be subject to the exclusive jurisdiction of the English Courts.

Termination of the Agreement

This agreement may be terminated at any time by mutual consent or by the other party giving 14 days' notice in writing.

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