Terms of Business
Car Breakdown and Rescue

Purpose

This document governs your relationship with PMGI Limited and sets out our respective rights and responsibilities

Accepting our Terms of Business

These Terms of Business form the agreement upon which PMGI Limited ("we", "our", "us") intends to rely when quoting for and arranging insurance for you. For your own benefit and protection you should read them carefully before giving us your instruction.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the address below.

Who we are

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority (FCA).

Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB.

Our Financial Services reference number is 114942. You can check this on the Financial Services register by visiting https://register.fca.org.uk or by contacting the FCA on 0800 111 6768.

Our service

We administer the Forces Mutual Rescue Scheme and our role is to arrange insurance for you. We are an insurance intermediary and act on your behalf. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

We will provide you with information about the cover to help you make an informed choice, you will not receive advice or recommendation from us. We only offer cover from a single provider.

Prior to the end of any contract of insurance we will write to you with the terms of the renewal of your policy. If we have changed the Scheme insurer you will be informed at that time, when you will be able to decide if you wish to renew the contract with the new insurer.

Car breakdown and rescue insurance

We have selected the Forces Mutual Rescue product from ERS (Syndicate 218 at Lloyds) managed by ERS Syndicate Management Limited.

For further information, please visit: http://www.forcesmutual.org/about/legal/

Complaints

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, contact us:

- In writing at Forces Mutual, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP
- By email at info@forcesmutual.org
- By phone on 0151 363 5290

When dealing with your complaint, we will follow our complaint handling procedures. A summary of these procedures is available on request. Following our response if you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). You can obtain further information by visiting www.financial-ombudsman.org.uk or by calling 0800 0234567.

Compensation scheme

PMGI Limited is covered by the 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 insurance and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting www.fscs.org.uk

Payment for our services

We receive commission from the product provider which is a percentage of the total annual premium. If you wish to know how much commission we receive in respect of your policy please ask. We make no additional charge for handling your insurances. In some cases we may feel a charge will have to be made, but if that is the case we will discuss and agree this with you before any charges become due.

You will receive a quotation which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded.

Handling client and/or insurer money

We act as the agent of the insurer when collecting your premiums. Premiums are held in a separate bank account for the benefit of the insurer. This is a safeguard for you as it means that your money and insurance cover is not at risk if we became insolvent.

Cancellation of insurances

You have the right to cancel your policy, without penalty, within 14 days of receiving your policy documentation. If the policy is cancelled by you, after 14 days of receiving your documents, no refund will be given. Full details of cancellation terms are provided in the Insurance Product Information Documents.

Ending your relationship with us

You may terminate our authority to act on your behalf with 14 days' notice or as otherwise agreed without penalty. Notice of this termination must be given in writing or by phone and will take effect from the date of receipt. Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions.

Your responsibilities

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, or renew your policy. Please tell us immediately if there are any changes to the information set out in the Application Form/Statement of Fact or on your policy schedule. We will tell you whether your insurer is able to accept the change, and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by you is not accurate your insurer may cancel your policy and refuse to pay a claim, may not pay a claim in full or may revise your cover, excess or premium.

If you are unsure about any matter, please contact us for guidance.

How we use your information

PMGI Limited (trading as Forces Mutual) uses the information you give us to process your application, provide and manage your product or service, and meet our legal and regulatory obligations. We may also use it to improve our products and services and, where we are allowed to do so, contact you about relevant products and services.

We only use your information where we have a valid reason to do so, including to provide our services, meet legal requirements, for our legitimate business interests, and in some cases with your consent.

For full details of how we use your information and your rights, please see our Privacy Policy at www.forcesmutual.org/about/privacy-policy/ or scan the QR code. You can request a paper copy from your Forces Mutual representative.

You can exercise your data protection rights or update your preferences at any time by emailing info@forcesmutual.org or calling 0151 363 5290. You also have the right to complain to the Information Commissioner's Office at ico.org.uk.

ARMED FORCES COVENANT

EMPLOYER RECOGNITION SCHEME

SILVER AWARD

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No. 1073408. Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB. For your security all calls are recorded and may be monitored.