

Information About Our Insurance Services

Who Are We?

Premia Solutions Limited is a privately-owned limited company, company registration number 4088720 whose registered office is at 20 Fenchurch Street, 5th floor, London, EC3M 3BY.

References in this document to “we”, “us” and “our” shall mean Premia Solutions Limited.

Fortegra Europe Limited have a direct holding in Premia Solutions Limited, representing more than 10% of its share capital.

Our Status

The FCA is the independent watchdog that regulates financial services.

Premia Solutions Limited is authorised and regulated by the Financial Conduct Authority (FCA) for Insurance Distribution Activity, our firm reference number is 310089.

You can verify this information by contacting the FCA on 0800 111 6768 or check <https://register.fca.org.uk/s/>

What Products and Services Do We Offer?

We offer an **optional** insurance product from a single insurer for Combined Return to Invoice & Finance GAP Insurance.

The insurance is underwritten by Fortegra Europe Insurance Company Limited (Malta company registration number C84703), Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imnsida, Gzira, GZR 1401, Malta, who are authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business, regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta, and are deemed authorised by the UK’s Prudential Regulation Authority.

If you choose to purchase this insurance product from us online, you **will not receive advice or a recommendation from us on it**. We may ask some questions to help you decide whether it meets your needs. You will then need to make your own choice about how to proceed.

If you choose to purchase this insurance product from us over the phone, **we will provide advice and personal recommendations** after we have assessed your eligibility and suitability for it. You will then need to make your own choice about how to proceed.

We act as your agent and not on behalf of the insurer.

What Will You Have to Pay Us for Our Services?

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive

commission from the insurer which is a percentage of the total premium. . The insurer also pays us a fee per policy to deal with claims on their behalf.

You will receive policy information which will tell you if a cancellation fee is applicable to the policy you are purchasing.

What to Do if You Have a Complaint?

If you wish to register a complaint, please contact us:

Via our website: <https://www.premiasolutions.com/contactus>

Alternatively, you can:

Call us: 01926 622 660
Write to us: The Complaints Manager, Premia Solutions Limited, 3 Corunna Court,
Corunna Road, Warwick, CV34 5HQ

If you are not satisfied with a complaint outcome you may be entitled to complain to the Financial Ombudsman Service in the UK:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Customer helpline: 0800 0234567
Email: complaint.info@financial-ombudsman.org.uk

Are We Covered by the Financial Services Compensation Scheme (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.

Non-compulsory insurance is covered for 90% of the claim without any upper limit.

Your Contract of Insurance – Information and Changes We Need to Know About

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out or make changes to your policy and disclose all material facts.

A material fact is anything the insurer needs to know about the risk they are accepting.

Your Responsibility to Read All Documents

When an insurance policy is issued, you are strongly advised to read it carefully as it forms the basis of the cover you have purchased

If you are in doubt over any of the terms and conditions, please tell us promptly.

Protecting Your Data

We will hold and process your personal data – which is essentially any information about you from which you can be identified – in relation to our insurance services. Under the Data Protection Act 2018 you have 8 individual rights when it comes to your data and how it is processed or stored.

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| The right to be informed | The right to rectification |
| The right to access | The right to object |
| The right to erasure | The right to restrict profiling |
| The right to data portability | Rights related to automatic decision making |

For more information about these rights, on how we use your data and under which lawful basis we process your data, please visit our website and view our privacy policy, which will apply to your personal data we process in connection with our insurance services when we are a “controller” of that personal data.

The website for our privacy policy is: <https://premiasolutions.com/PrivacyPolicy>

What to Do in the Event of an Insurance Claim.

Please refer to your Insurance Product Information Document (IPID) or your policy document if you need to report a claim. You should contact us as soon as possible using the contact details provided in your policy documentation under the section headed ‘How to make a claim’.