Terms of Business

Proof Equine is a trading name of RAW Insurance Brokers Ltd

Please read this document carefully. It sets out the terms on which RAW Insurance Brokers Ltd, trading as Proof Equine ("we", "us", "our"), acts for you, the service we provide, and what you need to do when we arrange insurance for you.

If anything is unclear, please email us at info@proofinsurance.co.uk before you buy.

Authorised firm	RAW Insurance Brokers Ltd
FCA Firm Reference Number	1010405 (check it at register.fca.org.uk)
Company number	11167592, registered in England & Wales
Registered office	Unit I Baron Way, Kingmoor Park North, Carlisle, Cumbria, CA6 4SJ
Email	info@proofinsurance.co.uk
Website	equine.proofinsurance.co.uk

1 Our service

1.1 Who we are

Proof Equine is a trading name of RAW Insurance Brokers Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is **1010405**. You can check this on the FCA Register at register.fca.org.uk.

1.2 What we do

We are an insurance broker. We arrange insurance with insurers and underwriting partners. We are not an insurer.

1.3 The insurance we offer

Through this website we arrange two kinds of cover:

- **Horsebox insurance.** We place this with a single insurer, who is named in your quote documents. We do not compare horsebox insurance across the market.
- **Horsebox breakdown cover,** bought with your horsebox insurance or on its own. This is Peliwica horsebox breakdown cover, provided by Call Assist Ltd and underwritten by Collinson Insurance.

1.4 No advice

We do not give advice or a personal recommendation when you buy online. Our quote journey asks you questions about you, your horsebox and how it is used, and the cover you are offered is based on your answers. It is for you to decide whether the cover meets your needs, so please read your quote documents, including the Insurance Product Information Document (IPID) and the policy wording, before you buy.

1.5 Who we act for

We usually act for you when arranging your insurance. Where an insurer has given us authority to act for them, for example to issue documents or collect premiums, we act for the insurer when doing those things.

2 How we are paid

2.1 Commission

The insurer pays us commission, a percentage of your premium before Insurance Premium Tax. For breakdown cover our commission is included in the price you pay. It is not added on top.

2.2 Fees

We do not charge a fee for arranging horsebox or breakdown cover online. If that changes, the fee will be shown to you before you buy.

2.3 Other income

We may also receive:

- profit share or performance payments from insurers;
- commission from premium finance providers, if you pay by instalments through one;
- payments linked to the technology we use to arrange insurance online.

You can ask us how much we earn from your policy at any time, and we will tell you.

3 The information you give us

3.1 If you are buying as a private individual

You must take reasonable care to answer every question fully and honestly, and not to give information that is untrue or misleading (Consumer Insurance (Disclosure and Representations) Act 2012).

3.2 If you are buying for a business

You must make a fair presentation of the risk (Insurance Act 2015). This means telling the insurer everything you know, or ought to know, that would influence their decision to insure you or on what terms. If you are not sure whether something matters, tell us.

3.3 What happens if information is wrong or missing

The insurer may:

- refuse or reduce a claim;
- change the terms of your policy or charge more;
- cancel your policy, or treat it as if it never existed.

3.4 Changes during the policy

Tell us straight away if anything you told us changes, for example a new driver, a different horsebox, a change of address or a new conviction. You can make most changes yourself from your policy page.

4 Paying for your insurance

4.1 How to pay

You pay online by debit or credit card through our secure payment provider when you buy. The full price, including Insurance Premium Tax, is shown before you pay.

4.2 If payment is not made

If a premium is not paid, your policy may be cancelled and you will lose your cover. We may also take steps to recover what is owed.

4.3 Client money and risk transfer

Premiums are paid to RAW Insurance Brokers Ltd. We hold client money in a Non-Statutory Trust client account, separate from our own money, in line with FCA client money rules. Where an insurer has agreed risk transfer with us, a premium paid to us is treated as paid to the insurer.

5 Breakdown cover

5.1 When help is available

Breakdown cover has a 24-hour waiting period from when you buy, unless you are switching from another provider whose cover ends within 24 hours. Your quote tells you the date and time help is available from.

5.2 If you break down

Call Call Assist's 24-hour Control Centre. This line is run by Call Assist, the breakdown service provider, not by us.

Control Centre (24 hours)	01206 785 834
If you can't get through	01603 327 180
Text (deaf, hard of hearing or speech impaired)	07537 404890, with your full name, policy number, vehicle registration and policy postcode

6 Cancelling your policy

6.1 Your 14-day cooling-off period

If you are buying as a private individual, you can cancel within 14 days of the later of the day your cover starts and the day you receive your policy documents. If you cancel in that time you get your money back, less a proportionate charge for any days you were covered.

6.2 After 14 days

You can still cancel. Whether you get a refund, and how much, depends on the insurer's policy terms.

6.3 How to cancel

You can cancel your horsebox policy from your policy page. Before you confirm, you see the refund the insurer has worked out for the date you choose. We will email you to confirm the cancellation and pay any refund back to you. Breakdown cover bought with your horsebox insurance ends at the same time.

6.4 Renewal

Your policy does not renew automatically. We will contact you before it ends.

7 Claims

7.1 Telling us about a claim

Report a claim as soon as you can, because a delay can affect the outcome. You can report it from your policy page, or directly to the insurer using the claims details in your policy documents. For a breakdown, call Call Assist on 01206 785 834.

7.2 Our help

When we help with a claim, we deal with the insurer and their claims handlers for you and keep you informed.

7.3 Who decides

The insurer decides claims, in line with your policy terms.

8 Your personal information

We use your personal information in line with UK GDPR and the Data Protection Act 2018. We share it with the people who need it to arrange and run your insurance: insurers and underwriters, claims handlers, our payment provider, the regulators and the technology providers that support our service.

Our privacy notice explains this in full: https://equine.proofinsurance.co.uk/privacy-policy.

Calls, messages and online activity may be monitored or recorded for training, quality and compliance purposes.

9 Complaints

9.1 How to complain

We aim to give you good service every time. If we have not, please tell us:

Email	complaints@rawinsurance.co.uk
Write to	Complaints Manager, RAW Insurance Brokers Ltd, Unit I Baron Way, Kingmoor Park North, Carlisle, Cumbria, CA6 4SJ

9.2 What we will do

We will acknowledge your complaint promptly and aim to resolve it within five working days. If we need longer, we will keep you informed and send you our final response within eight weeks.

9.3 The Financial Ombudsman Service

If you are not happy with our final response, or we have not sent one within eight weeks, you can ask the Financial Ombudsman Service to look at your complaint. You must do this within six months of our final response. It is free.

Website	www.financial-ombudsman.org.uk
Phone	0800 023 4567
Post	Financial Ombudsman Service, Exchange Tower, London E14 9SR

10 Financial Services Compensation Scheme

If an insurer cannot meet its obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Compulsory insurance, such as the motor insurance for your horsebox, is protected in full. For most other insurance, the FSCS pays 90% of the claim with no upper limit.

Find out more at www.fscs.org.uk or call 0800 678 1100.

11 Help and support

If you need this document in another format, or you need extra support because of your health, a disability or your circumstances, email info@proofinsurance.co.uk and tell us how we can help.

12 Ending this agreement

You or we can end this agreement by giving the other 14 days' notice in writing. You remain responsible for any premiums and fees already due. We keep any commission and fees earned before the agreement ends.

13 Law

This agreement is governed by the law of England and Wales, and the courts of England and Wales deal with any dispute.

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