



### **Terms of Business (ToB)**

Admiral Business is a trading name of Able Insurance Services Limited (Reg no 02890075) and is located at Ty Admiral, David Street, Cardiff, CF10 2EH. Able Insurance Services Limited is an insurance intermediary responsible for arranging and administering your policy on behalf of the authorised insurer. Able Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA registration Number 311649).

### **Quotation**

Admiral Business provides quotations based on the information you provide. When you purchase a policy, your documentation will detail the questions asked and your answers. Admiral Business has the right to decline to insure you, increase premiums or restrict cover prior to acceptance of the quotation.

### **Misrepresentation**

Failure to answer all questions accurately and honestly could render your insurance invalid or reduce the amount paid. The questions we ask are those which influence the assessment and acceptance of your quotation. Any misrepresented details could lead to the cancellation or voidance of your policy or reduce the amount paid for any claims. You may also be required to pay additional premiums. If your policy is cancelled as a result of misrepresentation or if it is rendered void, you will not be entitled to a refund of any premium.

### **Administration Fees**

Admiral Business will not charge any fees for setting up, renewing or making changes to your policy.

### **Making a Claim**

**You can notify us of a claim and incident by calling 020 3808 7099 or email: [claims@admiralbusiness.com](mailto:claims@admiralbusiness.com)**

If a claim is made or an incident that may lead to a claim occurs during the period of insurance, the full annual premium that has been collected will be retained. If you pay by instalments, we will either deduct the remaining premium from your claim settlement or you will need to ensure that the balance is paid.

### **Paying by Instalments**

This insurance policy is paid on a 12-month subscription basis. The premium will be spread over 12 monthly instalments and each instalment represents 1 month's cover. It is your responsibility to ensure that the payment details we hold are correct and up to date. If a payment is unsuccessful, we will attempt to retake the payment from the card that we hold on file. In the event that this fails we will notify you and you will need to contact us within 7 days to make a payment otherwise the policy will be cancelled and there will be no cover in force.

## Renewing your Policy

Where your policy is due to automatically renew, we will apply for payment up to 7 days before your renewal date. It is your responsibility to ensure that payment has been made and that your policy has been renewed. If we are unable to auto-renew your policy for any reason, cover will cease at the end of your original policy term.

## Cancellation of your Policy

We may cancel your policy at any time by sending a minimum of 7 days' notice if you:

- Fail to respond to requests for further information or documentation.
- Fail to make a payment.
- Fail to disclose facts that may affect the cover provided.
- Use abusive or threatening behaviour towards our staff.

If a claim is made or has arisen during the period of insurance the full premium is payable and no refund will be given, this is applicable regardless of the payment method.

You may cancel your policy by calling us on 020 3808 7099. With customers in mind Admiral Business do not charge any fees to cancel, however, any outstanding amount owed on the policy will need to be settled in full on the date of cancellation and if applicable any refund will be processed within 24 working hours, however please note payments can take up to 5 days to show in your account.

**Please note that cancellations cannot be backdated and there is no refund for any partially used months of cover.**

## Comments and Complaints

At Admiral Business, we are committed to providing the best possible service. However, we understand there may be times when we do not meet your expectations. Please let us know if you are unhappy and we will always do our best to resolve any complaint fairly.

Email: [complaints@admiralbusiness.com](mailto:complaints@admiralbusiness.com)

## Protecting your Data

For information on how we store, process and use your data, Please visit: <https://www.admiral.com/your-privacy-and-security>

June 2023