

Terms and Conditions

Call Connection Limited (W/e+, %Js+) is registered in England and Wales 4834010, registered office Saxon House, Cromwell Square, Ipswich, Suffolk, IP1 1TS.

The Call Centre

These terms and the other documents to which the terms refer, explain our commitment to callers seeking insurance quotations and making use of the transfer facilities offered by the call centre. By using the services provided by Call Connection, you are agreeing to the terms.

The product providers are contractually bound to Call Connection Limited to provide quotations and/or policies to callers.

Regulation

Call Connection Limited is authorised and regulated by the Financial Services Authority, firm number 308374.

To check the regulatory status go to the FSA register here:

<http://www.fsa.gov.uk/register/>.

The Product Providers

The call centre will transfer you to one or a number of companies, carefully selected to offer a range of products to accommodate varied types of insurance risk and requirements. All insurance product providers have signed a contract allowing them to provide quotations, which ensures they process your data legally and fairly. If you purchase an insurance product from the provider through the call centre, you shall be contractually bound with the provider company, not with Call Connection Limited. The Terms and Conditions of the insurance product provider are not the same as those of Call connection Ltd and you should read them carefully to make sure you understand and agree with them. Any queries, issues, claims or complaints you may have about the product you have bought should be directed to the provider. Call Connection Ltd. offers you a way to easily shop for your insurance, but it is your responsibility to ensure that the products and services offered by the providers and their related terms and conditions are suitable for your needs. In the course of calculating insurance quotations, some providers may use a credit scoring system to search your credit information. Call Connection Ltd does not carry out credit searches, but may offer a transfer for a quotation to providers who will.

Terms of Use

No part of the Call Connection service is, or shall be deemed to constitute advice or a recommendation to purchase any particular product or service. Any and all information provided via Call Connection agents is for general information purposes only. We suggest that independent professional advice is obtained before you purchase any product and/or service if you are in any way unsure the product is suitable for your purposes.

The transfer shopping service is free to use and Call Connection Ltd may receive fees and commissions from product providers for your call.

Your Responsibility

You are responsible for telling the Call Connection agent and the product providers accurate and complete information. If you give inaccurate or incomplete information, a policy could be considered void and/or a claim would not be paid. Further, you could be liable for third party costs in the event of an accident if your insurance is invalid.

If you are obtaining insurance quotations on behalf of someone else, you must have their permission to do so beforehand and you must have all the accurate information required to tell to Call Connection and the product providers.

What we will do:

- We will collect your details during the initial telephone call and if possible and if you agree transfer you to a product provider for a quotation. We may then call you back and again transfer you to a different product provider, if you so wish, until you have found a suitable quotation, or until you no longer wish to continue. This service is completely free of charge.
- We may send you an email or a text containing your search results for insurance products. You may also receive an email, text or telephone call from insurance product providers specifically concerned with your present search for insurance quotations.
- Calls made to or from Call Connection may be recorded and monitored for staff training purposes or to improve our service to you. Calls are held securely with a full audit trail for any access allowed for those purposes.

Liability

It is your responsibility to give all details requested correctly, in full and accurately and to check all details are accurate both before you buy an insurance product and upon receipt of your documents, once a product or service has been purchased. We accept no liability if you make a mistake or forget to give any information. If there are any errors when you receive your documentation from the product providers, these must be reported to the company from whom you have purchased the product or service. We give no warranties or representations regarding the products or services offered by the providers of products via Call Connection.

We are responsible for any loss you suffer which has been caused by errors or omissions within our services to you which we have been negligent in failing to correct. We are also responsible if one of our employees has given you misleading or untrue information by being negligent or having fraudulent intent.

We are liable for your personal injury or death if caused by our negligent acts or omissions.

Our liability is determined by our insurance limit.

Data Protection

The protection of your data is very important to us. We will only use your information in ways that are fair and in accordance with these terms and our [Privacy and Security Policy](#). We will comply at all times with the Data Protection Act 1998. For full details on how we will process and protect your data, please refer to our [Privacy and Security Policy](#).

You have the right to request a copy of any personal information we hold about you. To make a Subject Access Request please write to us giving your full name, address and a telephone number, enclosing a cheque for the statutory £10.00 (made payable to Call Connection Ltd), at:

The Compliance Manager
Call Connection Limited
PO Box 564
Ipswich, IP1 2WN

On receipt of the required information and within 10 business days of a cheque clearing, the Compliance Manager shall print out your record and send this, along with a covering letter to the stated address. A copy of the record and covering letter shall be kept on file and scanned into the system.

We may from time to time share your data with other members of the Call Connection Limited group and selected third parties. When giving your details and requesting quotations from Call Connection you are giving your consent to Call Connection to store your data and make it available to the product providers in order to enable them to provide the service. We will ask you at the time of your first call if you are happy your details are used in this way. If you do not wish your data to be used subsequently, you must telephone or write to Call Connection and inform us.

Contact Us

We work hard to provide a service of the highest standard. If you have any comments about our service which you would like to pass on, please contact Call Connection Limited, in the first instance, on: comments@callconnection.com

In the unlikely event that you are dissatisfied with the service we have provided for you, please contact us on the above email address or in writing to: The Compliance Manager, Call Connection Limited, PO Box 564 Ipswich IP1 2WN. Our full complaints procedure can be found [here](#).

If you are dissatisfied with any part of the product you have purchased or the service provided by one of the product providers to Call Connection, please refer to the documentation provided to you by that company and direct your complaint to them.

If you remain dissatisfied with the response from any complaint you may have made, you have the right to contact the: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR; enquiries@financial-ombudsman.org.uk; or call them on 0845 080 1800. Complaints should be made within six months of the date of the occurrence giving rise to the complaint.

Intellectual Property Rights

All intellectual property rights including, without limitation, all logos, trade marks, service marks, domain names, database rights, rights in design, rights in know-how, patents and rights in inventions (in all cases whether registered or unregistered and including all rights to apply for registration) and all other intellectual or industrial property rights in any jurisdiction in any information, content, materials, data or processes contained in or underlying its website and/or the service provided belong to Call Connection Limited. All rights of Call Connection Limited in such intellectual property rights are hereby reserved. Any private individual may print off a copy of any part of this material for their own personal use, providing the material is not used for any commercial purposes and the copy retains any copyright or other intellectual property notices contained in the original material. Images on the website are protected by copyright and may not be reproduced or appropriated in any manner

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These terms and conditions were last updated on 1st February 2010.