

Information About Our Consumer Credit & Insurance Services

Who are we?

Kudos Brokers Limited is a privately-owned & limited company, Company registration number whose registered office is at 27-37 Georges Road, Wimbledon, London, SW194EU.

Our Status

The Financial Conduct Authority is the independent watchdog that regulates financial services.

It requires us to give you the information contained in this document which sets out how we will deal with you as a customer. Kudos Brokers Limited is authorised and regulated by the Financial Conduct Authority (FCA), under FRN 989461.

Our permitted business is advising on and arranging general insurance contracts. We are also authorised to undertake certain consumer credit activities. You can check our registration on the financial services register by visiting their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

You can verify this information by contacting the FCA on 0800 111 6768 or check www.register.fca.org.uk

What Products And Services Do We Offer?

We offer the following optional insurance products from a range of insurers.

- * Motor
- * Household
- * Van
- * Public Liability
- * Commercial Combined
- * Shops and Offices Insurance
- * Employers Liability
- * Professional Indemnity

A list of insurers can be provided upon request.

We also offer products from a single insurer. The table below outlines the product name and the corresponding insurer:

Product	Insurer
Travel	Aneevo
Motorcycle	Ridersure
Caravan	Jensten Underwriting
Watercraft	Geo Underwriting
Family plus legal expenses protection	BD Elite
Motor Breakdown	BD Elite
Home Emergency	BD Elite
Guaranteed Hire Vehicle	BD Elite
Claims Assist	BD Elite
Home Emergency	BD Elite
Family Legal	BD Elite

We may give advice and make a recommendation for you after we have assessed your demands and needs for the products we offer. This will include the type of cover you seek together with costs, and a review of your circumstances. Before your insurance is concluded, you will be provided with a statement setting out your demands and needs which will confirm whether we have made a recommendation and details the reasons for it.

What Will You Have To Pay Us For Our Services?

We do not charge fees for the advice we provide surrounding product enquiries. For quotes, confirmed new business and renewals, we charge an administration fee from £25.

For midterm adjustments and cancellations we charge a £15 fee.

We arrange the policy with the insurer on your behalf. We receive commission from the insurer which is typically a percentage of the total premium.

In addition, in relation to the above insurance products, we may offer you an optional credit agreement, which carries an additional charge of 12% on the amount loaned. The provider of this service is Close Premium Finance.

We receive commission from Close Premium Finance which is a percentage of the 12% charge.

What To Do If You Have A Complaint?

Should you wish to register a complaint, please refer to the complaints section in your policy wording. If you wish to register a complaint regarding the sale of a policy, please contact as below:

Call us: 01484 970 500

Email us at : info@kudosbrokers.co.uk

Write to us: The Complaints Manager, Kudos Brokers Ltd, The Old Gatehouse, 68 New North Road, Huddersfield, HD1 5NE

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 or your insurers 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. This does not apply to Finance Products.

Your Cancellation Rights.

You have a statutory right to cancel your insurance policy within 14 days of issue. Full details of your cancellation rights and how any refund is calculated and any fees that are charged are provided within your policy documentation.

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 must 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 or credit agreement with related documents is issued, you must read all of the documents carefully as they form the basis of the cover you have purchased and the contract you have entered in to.

If you are in doubt over any of your policy documentation, please contact us promptly via the details given above.

Protecting Your Data.

We will hold and process your personal data, this is essentially any information about you we have gained whilst helping meet your insurance needs, and can be used to identify you. Under the General Data Protection Regulation (GDPR) you have 8 individual rights when it comes to your data and how it is processed or stored.

1. The right to be informed
2. The right to access
3. The right to erasure
4. The right to data portability
5. The right to rectification
6. The right to object
7. The right to restrict profiling
8. Rights related to automatic decision making

For more information about these rights, how we use your data and under which lawful basis we process your data, please visit our website and view our privacy policy (see link below), which will apply to your personal data we process in connection with our consumer credit & insurance services when we are a "data controller" of that personal data.

The website for our privacy policy is <http://www.kudosbrokers.co.uk/privacy-and-cookies.asp>

What To Do In The Event Of An Insurance Claim.

Please refer to your Policy Documents for information if you wish to make a claim. You should contact the insurer on the details provided as soon as possible using the contact details provided in your policy documentation under the section headed making a claim.

For any motor, van or motorcycle claims, please contact BD Elite, who are a claims management company, on 01204 567 527.

For any further queries or assistance please contact Kudos Brokers Limited on 01484 970 500 or visit our website www.kudosbrokers.co.uk.