



How can we help?



01204 570 370



info@stanmoreinsurance.com



**30 High Street, Little Lever,
Bolton, BL3 1NB**



www.stanmoreinsurance.com

Make a change

- We can help you make changes to your policy.
- There might be more to pay, or you might get some money back.

Ask a question

- We're here to answer your questions whenever you need us.
- Contact us if you need anything explained.

Cancel

- If you need to cancel, then speak to us first.
- There might be more to pay if you are paying by instalments, or you might get some money back.
- For personal insurance, you have 14 days to decide if you want to keep the policy.
- After that time, your insurer might charge you more the longer your policy has been active, and we'll charge you a fee.
- If you've already made a claim, then you won't get any money back.

Make a claim

- We're here to help you if you need to make a claim.
- Call us on **01204 570 370** to get through to the claims team.
- Remember, you might have an excess to pay.

Make a complaint

- If something has gone wrong, let us know. We'll aim to fix the problem there and then.
- If the issue is more complex, we'll write to you to let you know, as it may take us a little longer to resolve.
- A complaint handler should resolve the issue within 8 weeks and confirm our final response.
- After then you can refer to the **Financial Ombudsman Service** if you wish. They are a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services like us.

www.financial-ombudsman.org.uk 0800 023 4567 complaint.info@financial-ombudsman.org.uk

Opening hours: Monday – Friday: 09:00 to 17:00



Telephone: 01204 570 370 www.stanmoreinsurance.com

Authorised & Regulated by the Financial Conduct Authority (306217) – Incorporated in London 728419



Payments

How we accept payments We accept payment by debit or credit card, bank transfer, and cash.

Our fees

- **Arrangement Fee £35**

This is the Fee charged when you take out a new policy or renew. For our High Net Worth policies, we do not charge a fee.

- **Amendment Fee £20**

This is the Fee charged when you make a change to your policy.

- **Cancellation Fee £0**

This is the Fee charged when you cancel your policy.

Premium finance

- We can help you to take out a loan to pay your policy monthly. This is called Premium Finance.
- We don't lend you the money, but we introduce you to **Close Brothers Premium Finance** who are a lender.
- It means we act as a credit broker, and we get paid a commission for this, which is a percentage of your loan amount.

Other income

- Your insurer will normally pay us a commission for arranging your policy. This is a percentage of your Premium.
- If your insurer doesn't pay a commission, we'll charge you an extra Fee to cover what we would have earned.
- You have a right to ask us about our earnings, and we'll let you know what we earned for arranging your policy.

Refunds

- If you are due a refund, this will be reduced by the Fee amount stated above.
- We'll always refund our commission back to you.
- In view of the cost involved in making changes to your policy, we will not issue refunds of less than £25.00.

Protecting your money

Insurer Trust Account

We act solely as insurers' agents. This means that when you pay us, your premium is banked in trust for the insurer and treated as received.

Non-Statutory Trust Client Account

Your premium is banked in a non-statutory trust account separate from our money. It is protected either by the insurer bearing the credit risk or by the terms of the trust. We can temporarily fund other clients' premiums or hold it in restricted investments. You accept this when dealing with us. We will keep any interest earned.

Statutory Trust Client Account

Your premium is banked in a statutory trust account separate from our money. It is protected either by the insurer bearing the credit risk or by the terms of the trust. We will keep any interest earned.

Financial difficulties

- If you need any extra help, then please let us know. Assistance may be available.

Your duties

I'm a consumer

- You are a Consumer if you're arranging insurance and it is not related to your job.
- You have a duty to take **reasonable care** to tell the whole truth to us and your insurer.
- This means that the answers that you give to questions must be complete and accurate.

I'm a commercial customer

- You are a Commercial Customer if you are arranging insurance related to your trade, or for an organisation.
- You have a duty to make a **fair presentation of the risk** to us and your insurer.
- This means that answers that you give to questions must be complete and accurate.
- You must also provide **any other information** that could be relevant.
- All information that you provide must be **reasonably clear and accessible** to us and your insurer.
- The information you must provide could be anything known by, or should be known by, your directors, management, or those arranging the insurance.

What can go wrong

- These duties applies when you take a policy out, when you make changes, make a claim, or renew.
- If you fail to provide full or correct information, then you may fail in the duty.
- If you fail in the duty, your insurer **could keep the premium** and:

Your Insurer might not pay a claim in full or at all.

Your policy could be cancelled.

Your policy could be voided, meaning that it never existed.

Our services



Arranging insurance

Amending & cancelling

Renewing insurance

Helping you with a claim

What we do

- We're an **insurance broker**, and not an insurer.
- We arrange insurance policies for you, including any changes or cancellations, renewals, and assisting you to claim under those policies.
- **Arranging** means we help you to buy insurance.

Recommendations

- We normally make a recommendation to you about which policy to take out.
- We'll let you know if this is ever not the case.

Information only

- Sometimes we offer a policy and will provide information only, meaning we won't make a recommendation.
- This applies to any policy you take out online.

Acting for you

- We normally act on your behalf.
- We'll let you know if this is ever not the case.

Acting for an insurer

- We act with full delegated underwriting authority for Aviva Insurance Plc and ARAG Plc when arranging their policies for our nursery scheme.
- We issue your paperwork for most insurers.
- Some insurers allow us to discount premiums.

Insurers we use

- We may offer a policy from an insurer, a Lloyd's agent, or another broker.
- We usually offer policies based on a search of the panel of insurers that we use.
- Sometimes we only approach one insurer for a quote, and for some policy types we only deal with one insurer.
- We can't guarantee the financial strength of an insurer.

Who we are & legal

Stanmore Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority

Our Firm Reference Number is **306217**

Our regulatory status can be checked on www.fca.gov.uk/register

Trading names

We trade under the following names:

- dot2dot nursery insurance.

FSCS

We are included in the **Financial Services Compensation Scheme**.

Data protection

Please read our Privacy Notice. It tells you how we keep your data protected, your rights, and how we operate as a data controller.

www.stanmoreinsurance.com/privacy-policy/

Governing law

These terms are subject to the laws of England and the English courts have sole jurisdiction.

How did we do?

Please give us a rating on our Trust Pilot page.



Version

This is the March 2026 version of our Terms.