

1. REGULATION

Enable Insurance Services is the trading name of Enable Limited, registered in England and Wales, No. 04552449, registered office Victoria House, 125 Queens Road, Brighton, East Sussex, BN1 3WB. Enable Limited is an Appointed Representative for Fish Insurance, the trading name of Fish Administration Limited, who are authorised and regulated by the Financial Conduct Authority. Fish's Financial Services Register number is 310172. This can be checked on the Financial Services Register by visiting the FCA's website at www.fcs.org.uk or by contacting the FCA on 0800 111 6768.

This section outlines important information of which you should be aware. If you are unsure about any aspect of the Terms of Business or have any questions regarding our relationship with you, please contact the Fish Insurance Customer Services Team on 0500 432 141. All calls are recorded for training, monitoring and reviewing purposes.

By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. For your own benefit and protection, you should read these terms carefully.

2. OUR SERVICE

Enable Insurance Services arrange products but do not offer advice or make recommendations when arranging your insurance. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

- Employers Liability Insurance for Nanny Employers is arranged from a single insurer.

Please refer to your Policy Summary or Application form for details of the insurer.

3. COMPLAINTS & COMPENSATION

If you are unhappy in any way with the service you have received from Enable Insurance Services or Fish Insurance, the complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel Enable Insurance Services or Fish's customer service levels have failed to meet your expectations, please contact us by telephone:

Claims related – 0800 012 6327
Other complaints – 020 3137 4570

In writing addressed to:

The Complaints Officer
Enable Insurance Services, Customer Care Team
PO Box 988, Brighton BN1 3NT

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request.

You can contact the Financial Ombudsman Service by telephone on 0300 123 9123 or visit their website www.financial-ombudsman.org.uk.

Fish Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

- Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or www.fscs.org.uk.

4. HANDLING MONEY

Enable Insurance Services and Fish Insurance act as agents of the insurer in collecting premiums and handling refunds due to clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

5. CLAIMS HANDLING ARRANGEMENTS

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. All Claims will be handled by Fish Insurance. If Fish act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourselves, at the point of claim.

6. CONFLICTS OF INTEREST

Occasions can arise where Fish or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, Fish will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

7. CANCELLATION OF INSURANCE

You should make any request for the cancellation of a policy to Enable Insurance Services:

By telephone – 020 3137 4570 or in writing addressed to:

Enable Insurance Services, Customer Care Team
PO Box 988, Brighton BN1 3NT

'Your Right to Cancel' – You have 14 days from receiving your documents to change your mind and receive a full refund of any premiums you have paid, provided you have not made any claims. No fees will be applied.

Cancellation after 'Your Right to Cancel' – Provided no claims have been made, you will be entitled to a refund of premium for each complete month you have not been covered.

Suspending your insurance – An insurance policy is different to a Nannytax subscription in that it cannot be suspended for a period of time – it runs for the term and then expires. Therefore should you suspend your Nannytax subscription due to your not employing for a period of time you have two options:

1. You can just let the policy run out and renew at the normal renewal date, or;
2. You can cancel your insurance and request a refund. We will then remind you to renew your policy when you send in your new nanny's details.

8. FEES

There will be no fees applied to your policy throughout the term of the insurance.

9. CONSUMER INSURANCE (DISCLOSURE & REPRESENTATION) ACT

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled, or your claim may be rejected or not fully paid.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

10. USE OF PERSONAL DATA

Enable Insurance Services, Fish Insurance and the Insurer will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. Fish Insurance administer your insurances and it will be necessary for them to pass such information to insurers and other product or service providers which may also provide us with business and compliance support.

Enable Insurance Services and Fish Insurance may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We will not otherwise use or disclose the personal information we hold without your consent.

Some of the details you may be asked to give Enable Insurance Services and Fish Insurance, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving Enable Insurance Services, Fish Insurance and the Insurer such information, you signify your consent to it being processed by us in arranging and administering your insurances.

Subject to certain exceptions, you will be entitled to have access to your personal and sensitive personal data for which you will be charged a fee of £10.

Please write to Fish at the following address:

Fish Insurance,
The Data Protection Officer
Sceptre Way
Preston PR5 6AW

If at any time you wish us, Fish or any company associated with us, to cease processing any of the personal data or sensitive personal data we hold, or to cease contacting you about products and services, please write to us at the above address.