Terms of Business

Who we are

Compass Insurance is a trading name of Bspoke Lifestyle Limited. We are an insurance intermediary authorised and regulated by The Financial Conduct Authority (FCA) under registration number 820727, you can check this at www.fca.org.uk/register or by calling 0800 111 6768.

Products we offer

We offer products that are unique to Compass, and these products are underwritten by a range of insurers:

Holiday Caravan, Lodge & Chalet	Accelerant Insurance Europe SA/NV UK Branch
Residential Caravan or Lodge	Accelerant Insurance Europe SA/NV UK Branch
Touring Caravan	Accelerant Insurance Europe SA/NV UK Branch
Legal Protection	DAS UK Holdings Limited / Temple Legal Protection Ltd
Home Emergency	Arc Legal Assistance Limited
Gadget & Leisure	Bspoke Underwriting Limited

We will help you identify your demands and needs by providing appropriate information and may ask you some questions to help you make an informed choice. You will then need to make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer or the suitability of our products in comparison to any other products that are available in the market. We are also unable to offer any advice on the adequacy of the sums insured you select and would recommend you obtain regular property valuations.

Who we act for

We are permitted by the Authorised Insurers to act on your behalf in arranging your contract of insurance. We hold any insurance premiums as agent of the insurers described above and are entitled to any interest earned on these accounts. We do not hold client money.

What you will pay for our services

We will charge an administration fee in addition to any insurance premium for the arranging and renewing of your insurance policy by our Customer Services Team. When you receive your quotation from us any applicable fees will be shown in your documentation. Our fees are as follows:

New Business Policy	£20.00
Renewing your Insurance Policy	£20.00
Changes to your Insurance Policy	£0.00

When you cancel your policy, you will receive no refund of the administration fee paid to arrange or renew your policy. Our cancellation policy is detailed in full within the Policy Wording.

When we process a change to your insurance during the policy period and the additional premium is less than £10.00 you will not be required to make a payment. Additionally, if we process a change or cancel your policy and a refund is due that is less than £10.00, this will not be issued to you.

How you can pay

Bspoke Lifestyle accept payment in full by debit or credit card, bank transfer, cheque or by direct debit instalments. When you pay by direct debit this will be provided by Close Brothers Premium Finance (CBPF). If any direct debit payment is not made during the policy period or if you end your credit agreement, we will be notified. You may incur charges from CBPF, and these will be detailed within your credit agreement with them.

Please note when you pay your premium by direct debit, this will not automatically renew each year and you will need to contact us to arrange continuation of your cover.

Commission

We will receive remuneration as an administration fee from you or commission from the Authorised Insurers that underwrite your insurance policy, or a combination of both. The commission received is variable and is included in the premium you pay. We may earn commission in the form of a profit share from our insurer depending on our financial performance. Bspoke Lifestyle will also receive a small commission from Close Brothers Premium Finance for all policies placed on direct debit with them.

Staff Remuneration

Bspoke Lifestyle remunerates its employees using a combination of fixed and variable rewards that are designed to ensure they always act in customers' best interests. All employees receive a base salary and participate in a bonus scheme that is based on overall company performance. In addition, contact centre employees also receive variable financial rewards based on the insurance policies they process, providing they achieve high levels of customer service. Discretionary non-financial rewards (e.g., additional holidays) may also be given for the same reasons.

How to contact us

Customer Services	0344 274 0277 enquiries@compass.co.uk	If you need to speak to anyone regarding your policy and the cover provided.
Claim Notification Line	0345 604 9860 compassclaims@uk.sedgwick.com	If you need to make a claim, we will tell you the process to follow.
Claim Helpline Service Home Emergency	01384 884040	If you need to make a claim for Home Emergency.
Claim Notification Line Legal Protection	0344 893 9011	If you need to make a claim under your Legal Expenses cover and your documents show DAS
Claim Notification Line Legal Protection	01483 577877	If you need to make a claim under your Legal Expenses cover and your documents show Temple

What to do if you have a complaint

We understand that making a complaint can be stressful in itself. That’s why we want you to be able to complain in any way you choose.

In writing:	Complaint Department, Compass Insurance, 7 Pullman Court, Great Western Road, Gloucester GL1 3ND
By telephone:	0344 274 0277
By email:	complaints@compass.co.uk

Whichever method you choose, a member of staff fully trained in complaint handling will deal with your complaint. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether you can claim depends on the type of your business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by contacting us.