



Terms of Business Agreement

Whose policies do we offer?

When we offer an insurance policy to you, and for all subsequent transactions, we act as Insurer for indemnity and property policies and as agent of the relevant insurer for all other classes. Depending on the type of policy, we deal with either a limited number of insurers or a single insurer. We will receive payment of your premium from you as agent for the relevant insurer. Any claims money or refund of premium we receive from the insurer in respect of your insurance is also received by us as agent of the insurer. If you purchase an insurance policy, and for all subsequent transactions, we may be paid a commission by the relevant insurer as agreed between that company and us. We only offer products from a limited number of insurers for non-investment insurance contracts, please ask us for a details of the insurers we offer policies from.

Who regulates us?

NPA Insurance Ltd, registered address: Mallinson House, 40 – 42 St Peter’s Street, St Albans, Herts, AL1 3NP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 202069. You can check this on the Financial Services Register by visiting the FCA’s website <https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 111 6768.

Who owns us?

NPA Insurance Limited is a wholly owned (100%) subsidiary of National Pharmacy Association (the NPA), an FCA registered intermediary (registration number 314360).

Your right to cancel your insurance and your ‘cooling off’ period

You have the following rights to cancel any insurance you buy through us:

- You have a cancellation right which is set out in the policy document
- You are also entitled to a ‘cooling off’ period, which ends 14 days after you receive your policy documents

If your insurance is a travel insurance policy lasting less than one month, you do not have a ‘cooling off’ period. Any other cancellation rights will be shown in the policy document.

What will you be charged if you cancel your insurance?

1. If you cancel your insurance prior to the commencement date of your insurance, a full refund of any monies paid will be provided.
2. If you cancel your insurance, before the end of the ‘cooling off’ period, you may be charged by the insurer for the service they have provided up to the point of cancellation.
3. If we have given you a discount off your premium at inception, this will be deducted on a pro rata basis from any refund due to you on cancellation. Where a cancellation or other transaction results in a premium refund being due to you, that refund will be reduced by any sums you owe in respect of the policy.
4. Some insurers do not provide a refund if the policy is cancelled after the cooling off period. Your policy document will set out your insurer’s terms in this respect and any applicable cancellation charges made by your insurer. We will also make a service charge of £50. If we have given you a discount off your premium at inception this will be deducted on a pro rata basis from any refund due to you on cancellation.
5. In the event of the policy being cancelled we will deduct the administration fees, then refund your premium pro-rata for time on risk subject to no claims made or reported during the period of insurance. If a claim has been made no premium will be returned and if you pay by instalments you will be required to continue to make the direct debit payments.
6. No return of premium will be given if the amount due is less than £10.

What will you pay us for our services?

We do not charge fees for the normal running of an insurance policy. To keep our premiums fair for all policyholders we will only charge a fee to cover the administration associated with processing failed payments and where a 12-month contract is cancelled before the end of the term. Below is a list of the charges we apply, why and when they would apply:

Type of transaction	Service charge
Quotation, new policy inception, renewal, changes to existing policies or duplicate documents.	No charge
Cancellations in the 'cooling off' period , this covers the costs of setting up and cancelling the policy.	No charge
Cancellations after the 'cooling off' period , this covers the costs of setting up and cancelling the policy.	£50.00
Direct debit defaults , this covers the additional administration and bank charges to process the payment.	£25.00
Returned cheques , this covers the additional administration and bank charges to process the payment.	£20.00

For payment by instalments is available for annual policies, a minimum deposit of 10% is required when setting up. Subsequent years you will be notified of the instalments due on the policy.

Where failure to supply us with proof of no claims bonus results in an additional premium NPA Insurance may (but accepts no responsibility to) collect the additional amounts via your current payment method. We will give you notice of this. If payment or proof of no claims bonus is not received you authorise us to instruct the insurers to cancel your insurance.

Are we covered by the Financial Services Compensation Scheme?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit; for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about the compensation arrangements is available from the FSCS (www.fscs.org.uk).

Treating you fairly

We aim to treat you fairly. We consider carefully the products we offer and we select or design them with our customers in mind. We work hard to make sure you're not misled and that the information we provide is clear and understandable. Our complaints process is fair and accessible and we aim to put things right if we've made a mistake. We want you to be confident and comfortable in your dealings with us.

What to do if you have a complaint

- Step 1 Please contact us: NPA Insurance Ltd, Mallinson House, 38-42 St Peter's Street, St Albans, Herts, AL1 3NP
By telephone – call 0800 496 0426. Email insuranceservice@npa.co.uk
- Step 2 If we have given you our final response and you are still dissatisfied you can refer your case to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 0234 567 or fax 020 7964 1001.
Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Following the outlined complaints procedure will not affect your legal rights. Please provide your policy number on all correspondence. If you have a complaint against your insurer, please refer to the policy booklet for details of your insurer's complaint procedure.

Further important information

What you must tell us

When you take out, renew or alter any policy, the information you supply to us is the basis on which your cover and premium are agreed. If that information is incorrect or anything changes, please let us know immediately as it could invalidate your policy or result in a claim not being paid. Any changes in information supplied will be accepted from

you either verbally or in writing. Remember, you should always tell us about any change immediately – please don't wait until your renewal.

At Renewal

Shortly before renewal, we will try to speak to you by phone about your renewal requirements. If we do not manage to contact you or you do not proceed at that time, then we will send you a letter setting out our renewal quote. We will ask you at that time to contact us.

If you are paying for your policy by Direct Debit, and you are happy with your quote to renew, there will be nothing further for you to arrange. Your Direct Debit payments will continue automatically and your new payments will be debited on your usual collection date.

Also, if you are paying by Direct Debit, NPA Insurance may (but accepts no responsibility to) arrange to renew your policy automatically if, prior to your renewal date, contact between us has not been successful or you have failed to confirm whether or not you wish to proceed.

For your protection we will automatically renew your policy, let us know at any time prior to the renewal date if you do not want us to do this.

If you have paid by debit or credit card we may charge payment for subsequent renewals of your policies to the debit or credit card details provided. We will write to you in advance of doing so. If you do not want us to do this you can let us know at any time.

For motor insurance policies there are no days of grace and payment must be received on or prior to the renewal date.

Applicable law

In the UK the law allows both you and us to choose the law applicable to this contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule. If there is any dispute as to which law applies it will be English Law.

Payments by direct debit

Most annual policies can be paid for by direct debit via our own Credit Agreement. For full details of the terms and conditions, interest and other charges, please ask. Availability is subject to status. A deposit may be required. Quotations given on request.

Where we hold credit or debit card details you have paid with, you irrevocably authorise us to charge such card any sum due under this agreement which you fail to make on the due date. You will be notified in writing prior to any collection. We will not collect from this card should you notify us of any outstanding claim you have made against us.

Important: our right to cancel your insurance

If you choose to pay by Direct Debit, you will be provided with a Consumer Credit Agreement or Instalment Agreement to sign. You are reminded that it is a term of both agreements that you authorise us to instruct the insurers to cancel your insurance if any direct debit, or any other amount due under those agreements, is in arrears and not paid on time. Should any payments be reclaimed by your bank under the Direct Debit Guarantee, the full balance of premium and associated charges will fall due immediately. If this payment is not made you authorise us to instruct the insurers to cancel your insurance. If any credit or debit card payments used to pay for your insurance are reclaimed by the card holders bank the full balance of the premium and associated charges will fall due immediately. If this payment is not made you authorise us to instruct the insurers to cancel your insurance.

Recording of calls

Telephone calls with us will be recorded for training and quality purposes.

Introducer Arrangements

A third party may have introduced you to us and for this the introducer may be paid a fee by NPA Insurance.

Contacting you

We will contact you to tell you about insurance and related products, offers and discounts from NPA Insurance, such as motor, home and travel insurance, and other insurance products. We may contact you about these from time to time mainly verbally by telephone, or by mail, text, email and other reasonable methods, using the telephone and other contact details provided and updated by you and your representatives or which we obtain or update from external sources. This may include telephone numbers which are registered by you or others with the Telephone Preference Service unless you have told us directly that you do not wish to be contacted for this purpose on a particular telephone number. You can change your preference at any time by writing to us. To change your marketing preferences you will need to phone or write to us.

Privacy Policy

NPA Insurance – Privacy Policy

The following policy discloses the consumer privacy practices of NPA Insurance. By using this site, you are deemed to consent to our privacy practices. If you do not consent to these privacy practices, do not use this Site or download any materials from it. This policy explains what personal information we have, how we use it and how you can check and update any of your personal information. You should also show this notice to anyone else who may be insured with us. You acknowledge that by providing your personal data to us, you consent to its processing in the manner outlined below. When providing personal data about others, you confirm that you have the consent of these individuals to supply their personal data. We are unable to provide you any product or service unless you provide explicit consent for the collection of sensitive personal data as defined under the General Data Protection Regulation.

Who are we?

NPA Insurance Limited (registered number 64269) and wholly owned (100%) by the National Pharmacy Association (the NPA), (registered number 1281757).

Additional Data Controllers

The following are companies who are joint data controllers along with NPAI, in processing your personal data for the following products:

- Zurich Insurance Group
- ARAG plc underwritten by ARAG Legal Expenses Insurance Company Limited: – Essential Business Legal Solutions.
- Sunworld administered by David Oliver Associates and underwritten by AXA: Travel Insurance.
- Axa Insurance UK PLC
- Ageas Insurance Ltd
- Aviva Insurance Ltd
- Liverpool Victoria Insurance Company Limited trading as LV=
- PIB Insurance Brokers

We will also share data with our software providers and accounting providers in order to be able to provide quotations, policies and to be able to administer your insurance requirements.

Your Privacy

What information do we collect about you?

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable device. Please see the National Pharmacy Association's cookies policy for more information. We may also record and monitor calls and emails or other communications in accordance with UK law.

Information collected from others

We can collect information about you from others. This includes information from:

- The companies referenced under "additional data controllers", who we partner with to provide your insurance policies.
- Joint policyholders. Where you are named on a joint policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details about criminal convictions or offences.
- HM Treasury and other authorities in relation to regulatory issues e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- External sources such as no claims discount databases and Claims and Underwriting Exchange to verify the information you have provided.

We use your personal information in order to meet our obligations in our contract of insurance with you: We and the companies referenced under “additional data controllers” use your personal data in the following ways:

A. Provide Insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy.
- To administer your policy and monitor the payment of instalments if you pay your premium that way.
- To contact you about the policy (e.g. for renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending a loss adjuster to assess any damage in the event of an insurable event occurring).

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints
- To help prevent and detect crime (including, for example, the prevention or detection of fraud): and
- To comply with legal or regulatory obligations.
- We can use your personal information in this way because we are required to do so by law

C. To administer and improve our services

To administer our services we will share information with others:

- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in future: and
- To understand current and future risks in order to provide the correct level of cover and competitive pricing for existing and prospective customers.

We may also process your personal data to better understand you as a customer. Including to determine how best to retain your custom and to identify additional products provided by NPAI that may be of interest to you. We can use your personal information in this way because it is in our legitimate interests to provide you the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

Who do we share your personal information with and why do we do it?

We may share your personal information with our “additional data controllers” who we have a relationship with in order to provide you with quotations and cover. It is important that you make sure everything you tell us is correct and that you check your documentation because your records may be checked in the following circumstances:

- When you apply for insurance
- By police and other law enforcement agencies

In particular we share information with:

- Your spouse or partner, who calls on your behalf, provided they are named on the policy or have your permission to act on their behalf. If you would like someone else to deal with your policy on your behalf on a regular basis then please let us know.
- Other insurance companies to help settle any insurance claim or to verify that the information you have provided is correct.
- Insurance industry bodies such as the Motor Insurance Database and the Financial Ombudsman.
- Insurance industry databases such as the Claims and Underwriting Exchange where you make a claim so that insurers can check your claims history is correct and the insurance fraud register.
- The police where they may call to check you have valid insurance in place.

How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons mentioned previously. As a general rule, we will keep your information for 7 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend or process a claim. We will also retain data in an anonymous form for statistical and analytical purposes, for example to assess risk of flood damage occurring.

When can you ask us to stop using your data?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing your consent and we will stop using your personal information for these purposes with the exception for the reasons outlined previously namely regulatory purposes, claim management and statistical and analytical purposes.

What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you. We will tell you about why we need the information when we ask for it.

How to contact us about this privacy notice

Our Insurance Service Centre will be able to answer questions about this privacy notice or your requests to exercise your rights which are set out below. Any written enquiries should be address to NPA Insurance, Mallinson House, 38-42 St Peter's Street, St Albans, AL1 3NP.

You may contact us at the address above for one or more of the following reasons:

- To ask us to correct information about you that is wrong or incomplete (the so-called "Right to rectification"). You can also call us on 01727 800410 for the same reason, Monday to Friday 9.00 – 17.00.
- To ask us to delete personal information about you (the so-called right to be forgotten).
- To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
- A right of access, namely to ask us to provide you with a copy of all the personal information that we have about you. To receive this information please write to NPA Insurance at the above address.
- A "data portability" right, namely to obtain the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a readable format