



Important Trading and Legal Information

Trading Details:

R J P MARINE INSURANCE SERVICES

R J P Marine Insurance Services is a Trading Name of Johnstone Insurance Brokers Ltd. (Company Registration number 05683941) Johnstone Insurance Brokers Ltd are Insurance Brokers dealing with all forms of General Insurance. R J P Marine Insurance Services specifically deals with Personal Watercraft, Jet-ski and Pleasure Craft Insurance.

Johnstone Insurance Brokers Ltd are authorised and regulated by the Financial Conduct Authority – Registration number 452604. You can check our registration on the FCA website at the following link <http://www.fsa.gov.uk/register/home.do>. R J P Marine Insurance Services manage the R J P Marine Personal Watercraft Scheme which is issued under a binding authority agreement issued to RJP Marine Insurance Services by Lloyd's Syndicate 4444 managed by Canopus Managing Agents Ltd who are authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Sompo Canopus is a brand name for Canopus Managing Agents Limited.

RETAIL CUSTOMER STATUS DISCLOSURE AND TERMS OF BUSINESS AGREEMENT:

RJP MARINE INSURANCE SERVICES

1 – 7 Dunstall Street, Scunthorpe, North Lincolnshire, DN15 6LD

Registered in the UK Registration Number 05683941

This outlines RJP Marine Insurance Services Status Disclosure and Terms of Business. RJP Marine Insurance Services is a trading name of Johnstone Insurance Brokers Ltd. Unless you advise us to the contrary, we will assume you wish to be bound by the terms of this agreement.

What is the Financial Conduct Authority (FCA) and who regulates us?

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. Johnstone Insurance Brokers Ltd T/A RJP Insurance Services, at the above address is authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 452604. Our permitted business is arranging general insurance contracts. You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/Pages/register/ or by contacting the FCA on 0845 606 1234.

Whose products do we offer?

We only offer products from a limited number of insurers for Boat insurance. Please ask us for a list of insurers we offer insurance from.

We only offer a single product underwritten by one insurers for Personal Watercraft Material Damage and Liability insurance.

What service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs and we will provide you with a suitability statement, verbally if you request it or require immediate cover, and in writing immediately after the conclusion of your contract.

What will you pay for our services?

The following charges will be made for your insurance: -

New business policies £15.00

All renewals £15.00

All policy adjustments £15.00

All duplicate documentation requests £15.00

On cancellation of your policy £15.00

Dishonoured cheque or payment £25.00

All return premiums will be refunded net of our commission.

Information requests under the Data Protection Act £15.00

Please note that on cancellation of a policy your insurer may not allow a proportionate refund.

These charges will be in addition to any charges made by your insurers. Should it be necessary for other charges to be made by us these will be notified to you in advance.

We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

What is Your Duty of Care?

You must take reasonable care to provide complete and accurate answers to the questions your insurers and RJP Insurance Services ask when you take out, make changes to or renew your policy. Your policy may not be valid or may not cover you fully if the information provided by you is not

complete and accurate or if you do not tell your insurers and RJP Insurance Services about any changes.

If you do not take reasonable care at inception and during the period of insurance to provide accurate information, including written records and / or copies of any letters, reports and / or valuations, your insurers may:

- a) cancel your policy and refuse to pay any claim; or
- b) pay only part of your claim; or
- c) charge you a revised premium; or
- d) change the policy excess; or
- e) change the extent of the cover provided by your policy.

You must let RJP Insurance Services know if there are any changes to the information set out at your earliest opportunity.

When do you need to pay your premiums?

Your premium is due for payment as soon as cover has been arranged for you. If you have chosen to pay by our instalment scheme, this is paid through your bank by means of a Finance Agreement arranged through Premium Credit. The interest charged is 7.5% (APR 28.6%). In the case of renewals, your premium is due for payment on or before the renewal date. If you fail to pay the premium, or fail to notify us that you wish to continue with your Finance Agreement, by the renewal date, then your policy will automatically be cancelled from that date. In accordance with our standard practice, your premiums may be passed to a secondary firm and they may use this to pay other clients' premiums to insurers', as may their premiums be used to pay yours. Where permitted we will hold your money as agent of the insurer. If you would like to know whether your premium is held in this way, then please ask us.

Do you receive interest on the money you pay to us?

We do not pay interest to retail customers when the amount is under £20.00.

How do we process your information?

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data. Your personal information will be kept secure. We may from time to time send you information about our services. You should inform us if you do not wish to receive this information from us. You have the right to ask for a copy of the information we hold about you. All requests must be received in writing to the above address, for the attention of the Managing Director. You must supply as much information as possible regarding the information you wish to see, including dates and times of any events. There is a fee for this service of £10.00, payable in advance, and the information will be sent to you within 40 calendar days from receiving your payment. You have a right to have any inaccuracies in your data corrected and you should advise the Managing Director accordingly.

What are your cancellation rights?

If, in the unlikely event of you not receiving the information regarding your policy, prior to you making a decision to buy it, you have a 14-day period, commencing from when you do receive your documentation, in which to cancel your cover (providing your policy is not less than one month in duration, or a commercial policy). You must return all documentation within 30 days if you wish to use this cancellation clause, and your request must be in writing and dated. Your insurers will make a

charge for the period you have been on cover, and we will charge a £10.00 administration fee in addition to any other charges. If you do not use this cancellation clause, your insurers will keep your premiums and you will be insured.

What should you do if you wish to make a claim?

We wish to ensure that any claim is dealt with promptly and efficiently. In the event of any incident occurring, which may give rise to a claim, whether it is for your own material damage, or for Third Party damage or injury, it should be reported to us immediately. You should contact our office during business hours at the earliest opportunity. Failure to report a claim immediately may result in all or part of a claim not being paid. You should be aware that in respect of personal watercraft insurance claims we act for the insurer as their agent.

What if you are not satisfied with our service?

We aim to provide you with a high level of service at all times, If we fail, you may register a complaint by writing to us, marked Private and Confidential, for the Managing Director at the address at the top of this page. Alternatively you may telephone and register your complaint verbally by speaking to the Managing Director on 01724 855510. We will acknowledge your complaint promptly, explain how we will handle it, and keep you informed of the progress of your complaint. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

CUSTOMER COMPLAINTS PROCEDURE:

At the heart of RJP Marine is our Consumer Charter, which we strive to achieve at all times to ensure that our customers are always treated fairly. You may view this Charter from the home page on our website. Where you feel we have failed to meet this Charter, then we would ask you to discuss this with our Marine Manager, so that we can put things right immediately. On the rare occasion that you may find we have not met this Charter to your satisfaction you may find it necessary to submit a formal complaint to us using our formal Complaints Procedure below.

WHAT IS A COMPLAINT?

We hope that we always provide you with a high level service; however, if we do not then we would ask you to please let us know. We define a complaint as:

Any expression of dissatisfaction from or on behalf of a customer, whether oral or written, and whether justified or not.

WHAT IS OUR COMPLAINTS PROCEDURE?

All complaints whether they are oral or written will be recorded in a Complaints Log. If your complaint is not resolved immediately, this will be passed to the Managing Director for handling. If the complaint made is about the Managing Director, this will be handled by a Partner, or other staff member. It is the firm's policy to treat all complaints, whether regulated or not, according to this Complaints Procedure

Any unresolved complaint will be acknowledged within five business days, with a copy of the Complaints Procedure. We will then advise you of the outcome of our investigations within four weeks. If we are unable to resolve your claim, we will advise you of the current position, and will attempt to resolve it by the end of a further period of four weeks. If we are unable to settle your complaint at this time, we will advise you of how you may proceed with your complaint further.

INVESTIGATION

The Managing Director will investigate all complaints and may, where considered necessary, consult the adviser/member of staff whose possible actions or possible omissions gave rise to the complaint. The investigation will include a review of your file, and may where necessary involve contact with third parties such as product providers to obtain information or we may also contact you for further information.

Immediately on completion of the investigation the Managing Director will write to you notifying you of the outcome, the nature and terms of any settlement, and will advise that if you are not satisfied with the outcome that you may refer the matter to the Financial Ombudsman Service.

If your complaint is upheld, details of any compensation which may be offered will be fair, and the basis of calculation will be explained to you.

If the investigation is not concluded within four weeks, we will write to you informing him that the investigation is continuing and the reasons for the delay and when we expect to be able to contact you again.

If the investigation is not concluded within eight weeks, the Managing Director will write to you informing you of the reasons for the further delay. If you are not satisfied with progress you may refer the complaint to the Financial Ombudsman Service. You must do this within the next six months or you may lose the right.

FINANCIAL OMBUDSMAN SERVICE (FOS)

You may contact the FOS at:-
Financial Ombudsman Service
Exchange Tower
LONDON
E14 9SR
TEL: 0800 0234 567
Website www.financial-ombudsman.org.uk

A leaflet about the Ombudsman's arrangements will be forwarded to you with our letter after the eight week period.

CLOSING THE COMPLAINT

When we receive confirmation from you that you are satisfied with the findings of the investigation and any resolution, the complaint will be considered closed by the Managing Director.

Where no confirmation has been received from you, the complainant, within eight weeks of our most recent letter, the complaint may also be considered closed.

DATA PROTECTION:

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and in doing this we will comply with the provisions of the Data Protection Act 1998.

In order to provide and maintain your insurance cover, we need to pass your information to:

- (a) Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA to enable them to provide pleasure craft insurance and/or
- (b) Other Insurers as appropriate and/or
- (c) Other organisations in order to deal with insurance underwriting or claims related matters.

Unless required by Law, the Financial Conduct Authority or as necessary to effect or administer your insurance none of your personal data (even if not 'sensitive') will be disclosed without your consent to any person or organisation, or used for any other purpose.

We have entered into contract terms with all of the companies to whom we pass your data, requiring them to comply with the provisions of the Data Protection Act 1998. The Data Controller is Johnstone Insurance Brokers Ltd

SECURITY:

While RJP Marine has taken all reasonable steps to ensure the information you provide will be kept secure, the internet is not a secure environment , so we cannot provide an absolute guarantee that the information is secure during transmission or in storage.

APPLICABLE LAW:

If you enter and use this website, you will be agreeing that English Law and the jurisdiction of the English courts will govern any disputes between RJP Marine and yourself.

REPRESENTATION:

RJP Marine make no representations about the contents of this website, or of any site linked to it, and you should not rely on them for any decisions you make. We are not liable for the consequences of any decisions you make having read this website.

DISCLAIMER:

The information contained on this site is not intended to and does not constitute an offer by RJP Marine to sell , or a solicitation of any offer to buy, any product or service. Any insurance products or services mentioned on this site are subject to the legal and regulatory requirements applicable in the jurisdiction in which the risks and/or (potential) assured are located. Therefore, insurance products or services mentioned on this site may not be available in all jurisdictions. The information and descriptions on this site are provided for general information purposes and are subject to terms and conditions contained in any such insurance product. If you enter and use this site, you will be agreeing to the above conditions. If you do not agree to these conditions you should not proceed with any quotation or cover request.

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Registered in England Number 05683941

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This insurance is underwritten by: Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited, who are registered in England & Wales, no. 01514453. Registered office: Gallery 9, One Lime Street, London EC3M 7HA