

HOW CAN WE HELP?



contact@rightsuredigital.co.uk



01234 943 117



www.rightsuredigital.co.uk

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, the easiest way is to submit a request via the customer portal.
- Any charges we make are separate and will not be refunded
- There might be more to pay if you are paying by instalments.
- We may have given a discount when the policy started, which will be reclaimed in full if your policy is cancelled. This is in addition to any other cancellation charge.
- All Optional Extras are non-refundable, unless you cancel them within the 14 day cooling-off period and haven't made a claim.
- 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 **01234 943 117** 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 18:00

Access our customer portal 24/7 by visiting www.rightsuredigital.co.uk

HOW WE ACCEPT PAYMENTS

- We accept payments by debit or credit card. Any refunds will be made back to that card.

OUR FEES

- **Policy Arrangement Fee £25**
- **Customer Change to Policy £10**
- **Cancellation within 14 days £0**
- **All other cancellations £25**

OTHER INCOME

- Your insurer will normally pay us a commission for arranging your policy. This is a percentage of your Premium.
- Some insurers might pay us a bonus if they are in profit.
- You have a right to ask us about our earnings, and we'll let you know what we earned for arranging your policy.

PROTECTING YOUR MONEY

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.

FINANCIAL DIFFICULTIES

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

YOUR DUTIES

- Read your insurance documents carefully. They explain what's covered. If anything is unclear, ask us right away.
- 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 apply 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

- 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.
- We offer a policy and will provide information only, meaning we will not make a recommendation and it will be up to you to decide how best to proceed.
- We act on your behalf. We may also have relationships with insurers and act for them in a limited capacity. If we have binding authority or claims handling authority with an insurer we will disclose this.
- 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



- RightSure Digital is a trading style of RightSure Group Ltd. RightSure Group Ltd is an appointed representative of W.E. Bedford Insurance Services (Wimbledon) Limited (FRN 305737)
- Our Firm Reference is **1037623**
- Our regulatory status can be checked on: **www.fca.org.uk/register**
- 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.

TRADING NAMES

We trade under the following names:

- RightSure Digital

OUR ASSOCIATES

Some of our directors also work for:

- W.E. BEDFORD INSURANCE SERVICES (WIMBLEDON) LIMITED

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.rightsuredigital.co.uk/privacy-policy/

GOVERNING LAW

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

HOW DID WE DO?

We'd love to hear your feedback on your experience with us. It helps us understand what we're doing well and where we can improve. Drop us a line via contact@rightsuredigital.co.uk

Thank you for choosing us.

VERSION

This is the **v1.1** of our Terms and Conditions.
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