

We would be happy to provide you with a quotation for any of the following:

**COMMERCIAL INSURANCES:**

Property  
Employers & Public/Products Liability  
Contractors All Risks  
Professional Indemnity  
Goods in Transit  
Motor Fleet  
Engineering  
Legal Expenses

**PERSONAL INSURANCES**

Home  
Motor  
Travel  
Personal Accident  
Small Craft  
Equine

**WH & R McCARTNEY**

**INSURANCE BROKERS**

*Providing peace of mind for over 75 years*

**WH&R McCartney Insurance Brokers**  
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E: insure@whrmccartney.com

WH&R McCartney Ltd t/a WH&R McCartney Insurance Brokers is authorised and regulated by the Financial Services Authority

Our Firm Reference Number (FRN) is 304676.

You can check this on the FSA register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by telephoning the FSA on 0845 606 1234

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## SCOPE OF SERVICE DOCUMENT

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At WH & R McCartney we provide an insurance broking service and advice on all general insurance matters. We carry out the following services and functions:

- Conduct a regular review of our insurer partners
- Advise on legislation changes affecting your insurance cover
- Develop insurer relationships to ensure you are covered by ABI insurers providing an acceptable level of service.
- Develop insurance products with our insurer partners to provide you with the cover you require at an affordable cost.
- Liaise with insurer's claims departments and loss adjusters to ensure a prompt service.
- Regularly review the credit rating of the insurers we place cover with.
- For your protection we hold the premium you pay us in a statutory trust account and carry out regular due diligence on our bankers.
- Ensure payment of your premium is made to your insurers in accordance with their credit terms.
- Ensure return premiums due to be paid to you, are settled within the timescales agreed under FSA guidelines.
- Provide documentation in a clear and concise manner, and within FSA timescales.
- Manage your complaints and respond within FSA timescales.
- Provide our staff with a safe working environment, using the latest industry technology.
- Provide ongoing staff training and development.
- Guarantee your confidentiality, and adhere strictly to the Data Protection Act 1998.
- Keep your best interests at heart.
- Hope to provide peace of mind.

The Financial Services Authority requires us to split our clients into two categories:

### CONSUMERS

- Negotiate placement of insurance business and renewal of your policy
- Provide risk information in a clear and concise manner.
- Make mid-term alterations to your policy as required.
- Provide a claims management service.
- Carry out file audits to ensure our standards comply with FSA regulation.

### COMMERCIAL

- Negotiate placement of insurance business and renewal of your policy
- Provide risk information in a clear and concise manner.
- Meet with you prior to renewal if required.

- Provide agreed standards of service.
- Make mid-term alterations to your policy as required.
- Provide a claims management service including meeting with you to assist the preparation of your claim.
- Carry out file audits to ensure our standards comply with FSA regulation.

To enable WH & R McCartney to deliver a quality service to you we request your support and assistance, in the following general areas:

- Act with utmost good faith towards us and insurers at all times.
- Disclose to us, before the insurance risk is concluded or at any time during the period of the risk, any information, fact or circumstance that you are aware of, or ought to be aware of, in the normal course of business and which is material to the risk.

### PREMIUM PAYMENTS

- Assist WH & R McCartney by ensuring that premiums are paid promptly on the settlement due date stated on our invoice, to ensure continuity of cover.
- Advise us in sufficient time prior to the settlement due date if you become aware that you are not able to make the funds available to us on time.

### NEW ENQUIRIES AND RENEWAL QUOTATIONS

- Provide the information required to enable us to approach insurers for an initial indication of whether or not they are prepared to accept the risk and the cost and conditions.
- Allow sufficient time for the market to be approached taking into consideration any time differences.
- Provide information regarding renewal in response to our requests on a timely basis.
- Confirm to us that the cover and conditions on each contract/risk is acceptable to you or instruct us to seek alternatives.

### CLAIMS

- Advise us as soon as possible of any event which has occurred that might lead to a claim under the cover placed by us.
- Provide sufficient information in order for us to notify insurers of a potential loss, particularly to allow them to advise or appoint a loss adjuster, as necessary.
- Provide timely and complete responses to our requests, where possible, in support of your claim.