



DEMANDS AND NEEDS STATEMENT

Quotedesk Ltd is a general commercial Insurance broker dealing with the following insurances:

Hotel / Guest House, Property Owners, Office / Surgery, Contractors, Tradesmen, Commercial Combined, Pubs & Social Clubs, Restaurants & Takeaways, Shops, Professional Indemnity.

We will ask you a series of questions regarding your insurance needs to enable us to obtain a suitable quotation. We rely on the accuracy of this information to provide a suitable policy. The questions and answers will be recorded in a "Statement of Fact". We will email a copy of this document to you. Please check the answers provided to ensure we have an accurate record. The insurance contract is based upon this information and any inaccuracies may result in a claim being denied.

We will let you know if we are unable to offer terms for specific covers you have requested.

Insurance is a contract of the utmost good faith so when you supply information to us you must disclose any details which Insurers would regard as a material fact. If in doubt as to a material fact please contact us for advice. Failure to do so may invalidate a policy and claims may be declined.

During the policy year please let us know of any changes in the type of work you do or any other changes which conflict with the original information provided to us or the Insurers.

We will of course forward full details by email of the commercial insurance contract you have taken out.

This Commercial Insurance Policy will suit the demands and needs of a commercial insurance client who has entered into an insurance contract to insure against unforeseen and unexpected events.

Full details of the specific covers selected are set out in the Policy Schedule. You need to check through this document and let us know if alterations need to be made.

The terms and conditions including the features and benefits of the policy and the policy exclusions, restrictions and excesses are detailed in the Policy Wording.

Optional covers which you have not selected are detailed in the policy wording.

Should you have any questions regarding the cover or wish to notify us of any changes please do not hesitate to call us on 0845 304 8729 or by email at info@quotedesk.co.uk

If at any time you have a complaint about the services that we provide for you please contact us by the following methods: (In writing) The Managing Director, Quotedesk, Suffolk House, George Street, Croydon, Surrey, CR0 1PE, Tel: 0845 304 8729, Email: info@quotedesk.co.uk
We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

We believe a very important role in underwriting policies is also being able to service them correctly from the second they incept. If you need to make a claim please check the policy wording to determine if cover is effective or please call us to discuss.