govivid

terms of business (1/3)

About Us
GoVivid is a trading name of Vivid UW Ltd who are an appointed representative of Iris Insurance Brokers Limited who is authorised and regulated by the Financial Conduct Authority, firm reference number 310825. Iris Insurance Brokers Limited is registered in England and Wales with company number 04072404 at, The Baxter Building, 80 Baxter Avenue, Southend-on-Sea, SS2 6HZ.

Details of our regulation can be checked on the Financial Services Register at https:/register.fca.org.uk or by calling them on 0800 111 6768 or 0300 123 9123.

Our Services
You won't receive advice or a personal recommendation from us. Our service is designed to provide information to help you make an informed decision. We're here to assist you when arranging policies and making changes to active policies.

Types of Insurance we offer
We provide access to insurance products from reputable providers including:

- Breakdown Cover - Fortegra Insurance UK Limited
- Gadget Insurance - Fortegra Insurance UK Limited
- GAP Insurance - Fortegra Insurance UK Limited
- Legal Expenses Insurance* - Financial & Legal Insurance Company Limited
- Key Protection* - Astrenska Insurance Limited
- Parts and Labour* - Financial & Legal Insurance Company Limited

**Optional extras may only be available with specific core products.*

Handling your Money
All payments made to us are held in a statutory trust account on behalf of the insurer. In the event of insolvency, the insurer is responsible for the funds.

Our Fees

Mid-term adjustment	£10.00
Cancellation after the initial cooling-off period	£10.00
GAP Cancellation Fee after the initial cooling-off period	£25.00
Annual Breakdown Arrangement Fee (Per Vehicle / Per Person)	£5.00
Annual Gadget Arrangement Fee (Per Device)	£5.00
Annual GAP Arrangement Fee (Per Vehicle)	£5.00

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How we are Paid
We receive a commission from insurers, calculated as a percentage of the policy premium. Additional remuneration may include volume-based bonus commissions and staff incentives based on service quality.

Complaints Procedure
If you need to make a complaint, please contact us:

- By post: GoVivid, 80 Baxter Avenue, Southend-on-Sea, England, SS2 6HZ
- By phone: 0203 178 7776
- By email: complaints@govivid.co.uk

If unresolved, you may refer your complaint to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or call 0300 123 9123.

Call Recording and Monitoring
We may record or monitor calls for training, quality assurance, and fraud prevention purposes. This helps ensure compliance with our legal and regulatory obligations.

Please take reasonable care to answer all the questions honestly and best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

Financial Services Compensation Scheme (FSCS)
You may be entitled to FSCS compensation in the unlikely event we fail to meet our obligations. Learn more at www.fscs.org.uk/what-we-cover/insurance.

Privacy and Data Protection
We are committed to protecting your personal data. See our Privacy Policy for details.

Vivid UW Ltd acts as a data controller for the purposes of applicable UK data protection laws, including the UK GDPR. We process your data in accordance with our Privacy Policy, available on our website or on request.

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Consumer Duty

We are committed to supporting positive customer outcomes in accordance with the FCA Consumer Duty. Our materials aim to be clear, fair and not misleading, helping you to make informed decisions.

Commitment to treating Vulnerable Customers fairly

We are committed to treating all customers fairly, including those who may be in vulnerable circumstances. If you believe you have a vulnerability that may affect your ability to make decisions or manage your policy, please let us know.

We will take reasonable steps to provide additional support, adapt our communication where needed, and ensure our products and services remain accessible and fair."

Jurisdiction & Applicable Law

All policies arranged are governed by the laws of England and Wales unless stated otherwise.

Your Duty of Disclosure

It's important that you provide honest and accurate answers during your application. Providing incorrect information could lead to policy changes, higher premiums, or voidance of your policy. This applies when you first take out your policy, if you renew it, or if you make changes during its term.

Demands and Needs Statement

Please note that we don't provide tailored advice. Based on your responses, we present suitable options. You're encouraged to consider whether a product suits your individual circumstances.

You won't receive advice or a personal recommendation from us. We will provide you with information only, and you must decide whether the product meets your own needs and circumstances.