

### **Demands and needs – Tradesman Legal Protection**

This product meets the demands and needs of customers who wish to be indemnified in the event that they are called to attend jury service, or who wish to be indemnified in the event that they are required to pursue or defend legal proceedings such as (but not limited to) employment disputes, health & safety prosecutions, property disputes, or data protection investigations.

Rhino Trade Insurance Services has not given a personal recommendation to the customer in relation to this product.

Before proceeding with cover you should review policy documentation to ensure understanding of the scope of cover provided.

### **Regulatory information**

Rhino Trade Insurance Services is a trading name of Vantage Protect Ltd, which is an appointed representative of Qdos Broker & Underwriting Services Ltd.

Qdos Broker & Underwriting Services Ltd is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 460886).

Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of non-investment insurance contracts.

You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

### **About our service**

We only offer cover from a single insurer, UK General Insurance Ltd on behalf of Great Lakes Reinsurance SE, in respect of this type of insurance. There is no other intermediary in the chain.

In sourcing a suitable policy, placing the insurance and in the event of a claim we will act as an agent of the insurer.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### **Payment options**

Rhino Trade Insurance Services offers both monthly and annual payment options.

If you wish to pay monthly, you would need to set up a direct debit during your application or promptly thereafter. A Direct Debit fee of £18 is payable upfront and collected with the first instalment, this applies for each separate order, in the event multiple policies are purchased during the same order only one fee is charged. This charge applies upon every renewal.

### **Renewals**

If you choose to pay annually, your policies will not be automatically renewed. You will be able to renew your policies for a further year from 30 days before expiry, however a member of our sales team will be in touch to inform you of your renewal and make subsequent reminders.

If you choose to pay monthly by direct debit, your policies will automatically renew after twelve months. You will be sent confirmation of your renewal four weeks before the anniversary of taking out cover. If you would like to cancel cover at this stage, simply contact a member of the team who will be able to assist.

### **Cancellation**

For all of the policies offered by Rhino Trade Insurance Services you have a 14 day cooling off period.

If you change your mind about your purchase within the first 14 days of your policy you can cancel your policy and receive a full refund.

Outside of the 14 day cooling off period you can cancel your policy, following completion of Rhino Trade Insurance Services' cancellation form, and receive a pro-rata refund less a cancellation fee of £20.

## Financial Services Compensation Scheme

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. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS directly.