Terms and Conditions – ST&R Limited

1. Introduction

1.1 These Terms and Conditions govern the relationship between ST&R Limited ("we," "us," or "the Broker") and any individual or entity ("you" or "the Customer") who engages our services for purchasing insurance policies from external providers ("Insurers").
1.2 By using our services, you agree to these Terms and Conditions. If you do not agree, you should not proceed with our brokerage services.

2. Scope of Services

2.1 ST&R Limited acts as an independent insurance broker and provides advice, quotations, and facilitates the purchase of insurance policies from external Insurers.
2.2 We do not underwrite or issue insurance policies; all policies are underwritten by third-party Insurers.
2.3 Our services may include policy recommendations, claims assistance and policy renewals.
2.4 We may receive commissions or fees from Insurers for the policies sold.

3. Customer Responsibilities

3.1 You must provide accurate and complete information for us to arrange appropriate insurance coverage.
3.2 Failure to disclose relevant information may result in denial of claims or policy cancellation by the Insurer.
3.3 It is your responsibility to review policy documents to ensure coverage meets your needs.
3.4 You must pay premiums in full and on time to maintain coverage.

4. Limitation of Liability

4.1 ST&R Limited is not responsible for the financial stability or decisions of Insurers.
4.2 We do not guarantee the performance or coverage of any insurance policy.
4.3 We are not liable for any losses due to inaccurate information provided by the Customer or decisions made by the Insurer.
4.4 Our maximum liability for any claim arising from our services shall not exceed the commission or fee earned for the affected policy.

5. Payments and Fees

5.1 Premiums are payable directly to the Insurer.
5.2 We may charge brokerage fees, which will be disclosed before any transaction.
5.3 Failure to pay premiums may result in policy cancellation.

6. Policy Cancellation and Refunds

6.1 Cancellation terms are determined by the Insurer and outlined in the policy documents.
6.2 Refunds, if applicable, will be subject to the Insurer's terms and any deductions for administrative costs.
6.3 We are not responsible for refund processing times.

7. Claims Assistance

7.1 We may assist you in submitting claims but do not guarantee claim approval.
7.2 Claims are processed solely by the Insurer, and decisions are made at their discretion.

8. Data Protection and Confidentiality

8.1 We comply with relevant data protection laws and handle your personal data securely.
8.2 Your information may be shared with Insurers for policy issuance and claims processing.

9. Complaints and Dispute Resolution

9.1 If you have a complaint, please contact us at complaints@starlimited.co.uk.
9.2 We will attempt to resolve disputes amicably. If unresolved, disputes may be referred to the Financial Ombudsman.

10. Governing Law

10.1 These Terms and Conditions are governed by the laws of the U.K.
10.2 Any legal disputes shall be subject to the exclusive jurisdiction of the courts in U.K.

ST&R Limited, Lingmell House, Water Street, Chorley, Lancashire, PR7 1EE

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