

Client Charter

- 1. Regulation.** We are authorised and regulated by Financial services Authority (FSA) to sell general insurance products. Our FSA register number is 302309 and you can verify this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
- 2. Our Service to You.** In arranging insurance for our clients we act as an independent intermediary and act on your behalf when arranging your insurance. Our service includes: advising you on your insurance need; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. We offer a range of general insurance products and have access to a number of insurers with whom we place your insurance. We will give you details of these insurers when we discuss your individual requirements.
- 3. Disclosure of Information.** It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters of information which may influence your insurers as to the acceptability or otherwise of your proposal or renewal and must be disclosed immediately. You are advised to keep copies of documentation sent to or received from us for your protection. Please do consult us if you are in doubt on any aspect. The disclosure of information not only applies at commencement and renewal of your policy, but also at any time during the period of insurance.
- 4. Awareness of Policy Terms.** When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance cover you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.
- 5. Charges.** Our remuneration may be as a fee, or as a brokerage, which is a percentage of the insurance premium paid by you and allowed by the insurers with whom the insurance is placed, or a combination of the two. Brokerage and fees are earned for the policy period and we will be entitled to retain all fees and brokerage in respect of the full policy period in relation to policies placed by us unless in respect of a retail customer, the policy is cancelled within the cooling off period.

In addition to client fees and/or brokerage payments we may receive remuneration by way of administrative fees or commission for services provided to underwriters or other relevant parties such as finance providers. We may also act as reinsurance brokers to underwriters with whom we have placed insurance or reinsurance.

- 6. Client Monies.** The insurers with whom we deal accept risk transfer and all monies paid to us are deposited in a designated client non-statutory trust bank account.
- 7. Client Protection Information.** It is our intention to provide you with a high level of client service at all times. If there are occasions when we do not meet your standards, please contact Mr N Pargeter either verbally or in

writing, who will take details of your concerns. We will acknowledge in writing, advising you of who is dealing with your concerns and attempt to address your concerns within five working days. If our investigations take longer, we will provide a full response within twenty working days or explain our position and provide timescales for a full response. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service.

In respect of retail clients:

- 8. Financial Services Compensation Scheme (FSCS).** We are covered by 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 the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from FSCS.
- 9. Cooling Off Period.** We will give you enough information and help you so you can make an informed decision before you make your final commitment to buy your insurance policy. However, you will have 14 days to change your mind and cancel the insurance contract from the date you receive the policy documentation. *NB This only applies to retail clients.*