

Terms of Business

This Terms of Business letter sets out the basis on which we will conduct business with you and on your behalf. It is an important document and we would ask you to read it carefully and if you are unsure of any of its terms please ask. Use this information to decide if our services are right for you.

1. Our Authorisation

We are authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 303950.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.org.uk or by contacting the FCA on 0800 111 6768.

Our permitted business is advising on and arranging general insurance.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from one Insurer for Pet Business Insurance

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your insurance needs.
- You will not receive advice or a recommendation from us for those general insurance products you ask us about. However, 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.

4. What will you have to pay us for this service?

- A fee
- No fee

We do not normally charge fees but where we propose to do so details of the charges will be set out in writing before we carry out any chargeable work on your behalf.

5. What to do if you have a complaint

If you should have any complaint about the advice you receive or a product you have bought please write to the Compliance Officer at the above address.

Your complaint will be investigated in accordance with the firm's complaint handling procedures, a copy of which will be provided to you. If you are not happy with the way in which we carry out our investigation, or with the result, you will then be entitled to complain directly to the Financial Ombudsman Service.

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the FCA or the Compensation Scheme.

7. Duty of disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance.

It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate.

Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid.

8. Documentation

We will forward to you all documents showing details of the policy purchased as soon as practicable after we issue or receive them.

We will advise you of the date(s) on which any premiums are due, and if relevant, the consequences of late payment.

We may keep certain documents such as your insurance policy documents or certificate while we are waiting for full payment of premiums or administration charges. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documents which you are required to have by law.

You should read all of your policy documentation, including where appropriate and issued as a requirement, the statement of your demands and needs, the personal recommendation, the policy summary and the policy document. You should contact us immediately if you have any concerns with the cover you have received.

You should keep you policy documentation in a safe place while the policy is in force.

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9. Claims

Details of how to notify a claim will be included in the policy summary and policy documentation you will receive.

10. Instructions

We require our clients to give us instructions in writing, to avoid possible disputes. This will usually be in the form of a proposal or application form. We will, however, accept oral instructions in certain instances provided they are subsequently confirmed in writing.

11. Conflicts of Interest

We offer independent insurance advice, but occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you and obtain your consent before we carry out your instructions. There may be occasions when we will be unable to act for one of the parties.

12. Ongoing relationship

When we have arranged any insurance contract for you we will not give you further advice unless you request it, but will be glad to advise you at any time you ask us to do so. In conducting insurance mediation activity the firm does not act contractually on behalf of, or for, its customers and consequently the rules for distance non-investment mediation contracts do not apply.

13. Rights of Third Parties

A party to this terms of business letter has no right under the Contracts (Third Party Rights Act) 1999 to enforce any term of this agreement. This clause shall not affect any right or remedy of a third party which exists or is available apart from that Act.

14. Data Protection and Confidentiality

We are registered under the Data Protection Act 1998. You have the right to see personal information about you that we hold in our records. We reserve the right to charge a fee for providing such access. If you have any queries please write to us at the above address.

As we treat all our clients' records as confidential, we reserve the right to give you copies of those records if to do otherwise would allow access to files containing records about other clients.

It is understood, and you agree, that we keep personal and financial information with regard to your circumstances on computer and in paper files. That information may contain sensitive information and was correct at the time it was obtained from you. Also we may disclose information about you to third parties for the process of providing you with advice and processing applications, to our professional advisers and regulators or, where you have given us your permission to reveal such information. We cannot be held responsible for any of the information becoming inaccurate due to your change of circumstances if you fail to inform us of those changes.

Unless you specifically request otherwise we may telephone or visit you during normal social hours to offer you further advice or inform you of products and services in which you may be interested. If you do not wish to receive marketing information from us, please let us know.

15. Remuneration

We do not normally charge fees but where we propose to do so details of the charges will be set out in writing before we carry out any chargeable work on your behalf.

We normally derive our income from commission or brokerage paid to us by the insurers or underwriters in respect of transactions arranged on behalf of our clients.

We may share commissions with third parties who introduce business to us.

16. Client Money

Client money is money that we receive and hold in the course of carrying on insurance mediation business on behalf of our clients. Such money is held in a statutory trust account and treated in accordance with the FSA's client money rules.

There may be occasions when client money is passed to another party, such as an intermediate broker, for a transaction to be effected. This money will be held in the third party's client bank account to the credit of the client.

17. Interest

Any sums in respect of interest earned in the statutory trust account shall belong to the firm. No interest will be payable to customers.

18. Agreement

These Terms come into force immediately on issue and remain in force until further notice. We reserve the right to amend these Terms at our discretion where changes in regulation, law etc. necessitate by giving you notice in writing.

These terms of business shall be governed by and construed according to English Law. Any disputes arising under this agreement shall be determined in the English Courts.