

TERMS OF BUSINESS

IMPORTANT NOTICE TO OUR CUSTOMERS AND CLIENTS EXPLAINING OUR TERMS OF BUSINESS AND INDEPENDENT INTERMEDIARY STATUS. FOR GENERAL INSURANCE BUSINESS.

1. STATUS. PI Expert, The Expert Insurance Group and JCT Insurance Expert is a trading style of Affinity Select Insurance Services Ltd (ASIS). ASIS act as an Independent Intermediary. We are authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 300348.

We are responsible for the advice you receive. In respect of any advice we give to you in connection with any policy we arrange, we act as your agent. In respect of collection of any money we act as agents for the Insurer.

2. OUR SERVICE. Our service includes: - advising you on your insurance needs, arranging your Insurance cover with insurers to meet your requirements, and helping you with any changes you may have to make. For some of types of policy we arrange, you will deal directly with the insurer for ongoing policy administration. We also offer a service to assist you with any claim you need to make. We offer a wide range of commercial and personal products, and have access to leading insurers in the market place.

3. CHARGES. Our remuneration will either be a fee as agreed with you or a brokerage which is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance contract is placed. If appropriate, and with your consent, we may receive a fee and a brokerage. Brokerage and fees are earned for the policy period and we will normally be entitled to retain all fees and brokerage in respect of the full policy period in relation to policies placed by us. ASIS reserves the right to make charges for the amending or cancellation of any policy of Insurance, the issue of duplicate documentation or dishonored cheques. These charges will always be shown separately.

4. SECURITY. We assess the financial soundness of the proposed insurers and markets that we recommend using public information including that provided by recognized rating agencies. However, we will not in any circumstances act as an insurer nor will we guarantee or otherwise warrant the solvency of any insurer or market used for your requirements. As a consequence the decision regarding the suitability if any insurer or market used rests with you.

If you have any concerns about the insurers chosen for your insurance requirements, you must advise us as soon as possible and we will discuss them with you. A liability for the premium, whether in full or prorata may arise under policies where a participating insurer becomes insolvent.

5. COMPLAINTS. It is always our intention to provide a first class standard of service. If you should wish to make a complaint about our service, we have a formal complaints procedure.

In the first instance you should contact us by writing to Affinity Select Insurance Services Limited, Horsted Square, Bellbrook Business Park, Uckfield, East Sussex TN22 1QG. Please address your complaint to THE DIRECTORS. You may at any time contact any of the Insurers direct if the matter is not resolved to your satisfaction.

If we are unable to settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. We are covered by the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

6. DISCLOSURE OF INFORMATION. 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 not be paid.

7. DOCUMENTS. We reserve the right to retain certain documents such as your insurance policy documents or certificate until all payments due under the policy have been made and any cheque cleared through our bank account.

8. CONFIDENTIALITY. All personal information about you will be treated as private and confidential. We will also use and disclose the information we have about you in the normal course of arranging and administering your insurance. We may use information we hold about you to provide information to you about other products and services, which we offer. Under the Data Protection Act 1999 you have the right to see personal information about you that we hold on our records. If you have any queries in this respect or if you do not wish to receive marketing information from us please write to us at Affinity Select Insurance Services Limited, Horsted Square, Bellbrook Business Park, Uckfield, East Sussex TN22 1QG.

9. 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 cover that you have purchased. If you are in doubt over the terms or conditions, please seek out our advice promptly.

10. SPECIMEN POLICY WORDING. A full specimen policy wording is available upon request.

11. QUOTATIONS. Any quotation given is operative for a period of 30 days from the date of quotation unless otherwise shown.

12. PROPOSAL FORMS. All answers on any proposal forms and any other statements made to us by you are your responsibility, if we are requested to amend or enter any additional information on your proposal form by you we will send you a copy of the form indicating what we have done. You have the opportunity of correcting any amendments or entry if it is not correct.

13. PREMIUM PAYMENTS. You must provide the premium due in cleared funds in accordance with the amounts and payment dates specified in our debit note. Failure to do so may lead to insurers cancelling your policy or the automatic termination of your insurance contract. We normally accept payments by cheque, cash or debit/credit card. For the latter a small administration charge will be added to your order. You may wish to spread you payments through Insurers installment schemes where available. We will give you full information about your payment options when we discuss your insurance in detail. We may keep certain documents such as your insurance policy or certificate while we are awaiting full payment of premiums. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

We hold monies received from you in a designated account, and as such may receive interest on the monies from time to time before such monies are remitted to insurers in accordance with our agreements with them. Any interest earned on client money held by us will be retained for our own use, rather than paid to you.

14. CLAIMS. If you have occasion to claim on your policy you must notify us promptly. We will either issue a claim form or inform you what information is required and pass all such details to your insurers. If a Third Party is involved, you must not admit liability nor agree to any course of action until you receive confirmation of such action from your Insurers.

15. CANCELLATION. Your insurance contract may include a cancellation clause. In the event that you fail to pay your premium by the due date the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation. In the event of cancellation of the insurance contract insurers may return a pro-rata premium refund to us. Once our remuneration has been earned, in the event of cancellation after inception, our fees and brokerage will not usually be returnable. This agreement may be terminated by one of us giving 30 days notice to the other. In the event that our services are terminated by you we will be entitled to receive any fees or brokerage payable.

16. LAW AND JURISDICTION. These terms of business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.