



Pellatt

INSURANCE SERVICES LTD

<http://www.pellattgroup.co.uk>

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Terms of Business

Declaration

Pellatt Insurance Services Limited (hereinafter referred to as "we" "our" or "us") is an independent Intermediary with access to a wide range of leading Insurers. As an independent Intermediary, we act as your agent in arranging your insurance requirements in our business relationship with you.

Our Registered Office Address is:

4th Floor
Imperial House
15 Kingsway
London
WC2B 6UN

Commencement Date

These Terms of Business come into effect on the date you receive them from us.

Our Commitment

On information you provide to us, we will use our professional expertise to advise on the type of insurance and/or risk management solutions available to meet your requirements and the costs involved.

Unless otherwise agreed, we will arrange and maintain your insurance policy during its lifetime including any on-going changes and the management of any claims. We will endeavour to notify and make arrangements with you at least 14 days prior to renewal date, and with your agreement we may contact you by telephone during normal business hours. In the course of providing our insurance mediation services we will not be acting contractually for you.

Your Commitment

It is the responsibility of you the customer, to notify us immediately of any accidents or incidents, which may result in a claim against your insurance policy and in any event, within 14 days. Any correspondence you receive must be passed to us immediately, without acknowledgement, thereby resulting in your insurance company taking the necessary steps to protect your interests.

We send documentation showing ownership of any insurance policy as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved, we would normally hold each document until the series is complete, and then forward them to you, unless you request otherwise.

Disclosure of Information

It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout its life and at renewal. It is essential that you provide the insurer with all material information likely to influence the acceptance and assessment of any insurance policy. We advise that you make certain all statements and information you declare on any proposal form are answered to the best of your knowledge and are accurate. If you should have any doubts as to whether a fact is material or not, it should be disclosed. Failure to disclose any material facts or information may prejudice a claim or invalidate your policy.

Data Protection

Information that we hold about you will be held on computer and/or in paper files. This information will be used to administer your application, to deal with queries and to bring to your attention additional services and products that may be of benefit to you. The information that you give us may be disclosed to third parties, such as product providers and credit reference agencies for the purpose of processing your application, to our Regulators, the Financial Conduct Authority, and to our Compliance Advisers. It will also enable further services to be provided to you, and so that your details can be best matched with the services available.

You may ask us not to contact you about additional services and products by writing to us at the address on this notice.

Remuneration

We derive income from commission paid to us from insurance companies with which insurance policies are made. There can be occasions where we negotiate a fee with you in

place of or in addition to the commission to reflect the work we do for you which will be negotiated, agreed and confirmed by us in writing prior to the placement of the insurance.

If you have not taken out an Uninsured Loss Recovery Insurance, and request that we recover uninsured losses on your behalf, we may make a charge by negotiation.

We do not refund commission or fees in the event of policy cover being cancelled or substantially reduced mid-term.

Security and Payments

We accept payment by cash, cheque, or by Premium Finance Instalment Plan. Should payment be made to our Premium Finance provider, in the event of a credit plan default or instalment plan cancellation, we reserve the right to impose any additional fees that become due and payable as a result of any debt being passed to our credit collection agency.

All premiums received from you and all refunds due to you, will be held by us, as agent of the relevant insurance undertaking, in a separate bank account designated 'Pellatt Insurance Services Ltd Insurance Broking Account'.

Additional information:

Pellatt Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority, Reg No: 313564. Registered with Companies House, Company No: 02439052