

## Arthur Doodson (Brokers) Limited Terms and Conditions of Business

### Definitions:

a) 'We/us/our' means Arthur Doodson (Brokers) Ltd Registered Address Century House, Pepper Rd, Hazel Grove, Stockport, SK7 5BW

b) FSA means Financial Services Authority. Address High Street Firms Division, 25 North Colonnade, Canary Wharf, London, E14 5HS

### 2) Status:

We are approved by the FSA under part IV of the Financial Services and Markets Act 2000 (FSMA), under reference number 308886 to provide advice products and services for non investment contracts. Our current status can be checked on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### 3) Explaining Our Service:

We act as independent intermediaries on your behalf. Our service includes:

- Advising you on your insurance needs
- Arranging insurance cover with insurers to meet your requirements
- Helping you with any ongoing changes you have to make
- Provision of premium payment facilities via separate lending organizations
- Provision of risk management support and advice through both ourselves and certain specialist providers
- Provision of employment law services via specialist organisations
- Provision of claims assistance

We will provide advice on the following basis:

- Fair analysis of the market
- A limited number of insurance undertakings
- From a single insurance undertaking

### 4) 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 documentation are complete and accurate. Commercial customers should be aware that any answer or statement made on any proposal form, claim form or other material document by any individual officer of the company shall be deemed to be accurate information for the company unless advised in writing otherwise. Failure to disclose any material information to your insurers could invalidate your insurance cover and could mean any claim or part of a claim not being paid. If we are requested to amend or enter additional information, on any form, we will send you a copy of the form indicating what we have done. It is your responsibility to advise us if any of this information is incorrect. You are advised to keep copies of documentation sent to you or received from us for your own protection. Please contact us if you are in any doubt on any aspect.

### 5) Awareness of Policy Terms:

We advise you to read the policy booklet and schedule when received. It is this policy booklet, schedule and any certificate issued which is the basis of the insurance contract which you have purchased. If you are in any doubt of the cover basis, terms or conditions please seek our advice promptly.

### 6) Charges:

You will receive a quotation which will tell you of any specific charges which apply.

### 7) Quotations:

Unless otherwise agreed, any quotation given will remain valid for a period of thirty days from the date of issue.

### 8) Complaints:

Should you have any cause for complaint you should in the first instance contact our complaints officer Mark Foley. If you are not satisfied with our response you have the right to complain to the Financial Ombudsman Service. A copy of our complaints procedure is available on request.

### 9) Payment Terms:

We hold client money in accordance with FSA CASS rules for the purpose of collecting and paying over premiums to insurers. Client money may be held on one of the following ways:

- Statutory Trust
- Non-Statutory Trust

Our bank subordinates its interests behind that of the client for any client money in these accounts.

Payment of cleared funds of the full amount owed is required before the expiry of 14 days from the invoice date or renewal date, whichever is the later, unless otherwise agreed by us in writing. If payment is not received by the due date we are obliged by insurers to cancel the policy. Premiums held by us will be in a Trust Bank account. Any interest earned by us on premiums held will be retained by us. On occasion we may pay premiums to other brokers where a specialist broker facility has been used to place cover for a client. Client money tracking takes place for such facilities to ensure the money is paid to the insurer.

### 10) Claims:

If you are involved or become aware of an incident which may result in a claim under your policy then you must notify us immediately and we will promptly advise you of the action you must take. You must not admit liability nor agree any action on behalf of another without prior consent. Your insurer will require you to act promptly with any issue that they raise and we can provide advice in regard to these issues.

### 11) Confidentiality

All information provided by you is deemed confidential and is not shared with any other body or organisation except insurers, regulators and other service providers that we recommend for your business purposes. When involved in such an incident we will only pass on sufficient information as is required for them to provide their service. Insurers share information and pass this to the claims and underwriting exchange database operated by Insurance Database Services Ltd (IDS Ltd) and the motor insurance Anti Fraud and Theft Register operated by the Association of British Insurers (ABI) They intend to check information provided and prevent fraudulent claims.

### 12) Professional Indemnity:

The company conforms to the FSA rules in this respect.

### 13) Compensation:

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under this scheme if we cannot meet our obligations. This depends on the type of policy and the circumstances of the claim. Insurance for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. For all other classes of insurance, advising and arranging is covered for 100% for the first £2,000 and 90% of the remainder of the claim without any upper limit.