

FIRST INSURANCE SOLUTIONS

EXPERTISE AND EXCEPTIONAL VALUE

SPECIALIST CLEANING INSURANCE



RENEWAL CONFIRMATION

Designed exclusively for
Meticulous Maids (Matlock)

Prepared by

Nick Clifton
Account Executive
Direct Dial: 01634 560332
E-mail: nclifton@firstins.co.uk



Your Demands and Needs

Please ensure that you read this and other documentation provided carefully

It is our understanding that you wish to arrange Combined Liability insurance for your business as a Cleaning Contractor.

Based on the information obtained, your requirements were to provide insurance cover for:

- Insurance cover tailored to suit your needs as identified.
- A cost efficient solution to your needs.
- Indemnity in respect of your legal liability to employees in the event of them being injured during the course of their employment (i.e. employer's liability insurance).
- Indemnity in respect of your legal liability to third parties for bodily injury or property damage arising from your business activities (i.e. public/products liability insurance).

In this instance we would recommend the specialist policy underwritten by Hiscox Insurance which is tailor made to meet the needs of your business.

This recommendation, in our opinion, meets those Demands and Needs.

We are independent insurance brokers and we are able to choose from a range of different insurance companies from across the wider market place. For certain industry sectors we offer bespoke policies, tailor-made to meet the specific needs to those industries.

Requirements we have not met

In addition to any exclusions, conditions or warranties set out in your policy, we also identified that we were unable to provide you with the following: None

Significant or unusual exclusions and limitations

It is important for you to understand the exclusions and limits that apply to the insurance policy covers. Please read through the accompanying documents carefully and contact us immediately if for any reason you are not able to accept or comply with the terms and conditions of the policy, if anything is unsuitable for your requirements or if you require a higher level of cover, so that we can take the necessary action as soon as possible.

In Conclusion

The reasons we have recommended this contract is:

- It provides the closest match to your requirements under the prevailing circumstances and is therefore suitable in meeting your Demands and Needs
- It provides a good and fair balance between price and security/reputation of the insurer, whilst meeting your needs for cover.

The quotation document sets out the basis of our recommendation based upon our understanding of your requirements. Please read all terms and conditions to ensure they meet your requirements and pay particular attention to the significant and unusual exclusions and limitations.

First Insurance Solutions House, Centre 3000,
St Leonards Road, Allington, Maidstone, Kent ME16 0LS
T: 01634 868444 F: 01634 862425
Email: info@firstins.co.uk
Web Site: www.firstins.co.uk

First Insurance Solutions Limited
Registered in England under registration number 07102852



Authorised and regulated by the Financial Conduct Authority (FCA) under reference 522668 Telephone may be recorder for quality assurance Terms of Business overleaf

Combined Liability

Period of Cover:	20/10/2020 – 19/10/2021
The Insured:	Meticulous Maids (Matlock) Ltd
Main Premises:	PO Box 6233 Matlock Derbyshire DE4 4ZN
The Business of the Insured:	Cleaning Contractors

Limits of Indemnity

Employers Liability £10,000,000
Any one claim or series of claims arising out of one occurrence including costs & expenses

Public Liability £2,000,000
Any one occurrence or series of occurrences arising out of one cause

Products Liability £2,000,000
In the aggregate during the Period of Insurance

Treatment Risks £2,000,000

Failure to Secure Customers Premises £2,000,000
In the aggregate during the Period of Insurance

Professional Indemnity £50,000
In the aggregate during the Period of Insurance

Professional Indemnity Cover is on a 'claims made' basis i.e. the policy will respond to claims made against you and reported to Insurers during the period of insurance provided that the wrongful act, error or omission giving rise to the claim did not occur prior to the inception of the policy.

Employee Dishonesty £25,000
Up to £100,000 in the aggregate during the Period of Insurance

Financial Loss £250,000

Loss of Customer Keys £150,000

Misuse of Customer Telephones £50,000
In the aggregate during the Period of Insurance

Portable Equipment £1,000

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Specialist Extensions in Cover

1. Treatment Risks – Cover for treatment carried out by the insured or their employees.
2. Failure to Secure Customers Premises – Cover for failure to not secure a premises where you are responsible to do so
3. Professional Indemnity – Cover for incorrect / negligent advice
4. Employee Dishonesty – Cover for theft by a dishonest employee against a third party or the insured
5. Financial Loss – Cover for the insured becoming legally liable to pay for the financial loss of others
6. Loss of Customer Keys – Cover for losing or replacing a locking device to a third party property.
7. Temporary Removal of Customer Goods – Cover for temporary removal of customer goods from the premises for the purposes of cleaning.
8. Misuse of Customer Telephones – Cover for fraud, dishonesty or embezzlement in connection to the misuse of customer telephones by the insured or their employees.
9. Portable Equipment – Cover for tools and equipment that you are legally responsible for.
10. Working at Heights – 5 Metre Height Limit

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Definitions of Cover & Extensions

Employers Liability

Legal Liability for death, bodily injury, illness or disease sustained by an employee caused during the period of insurance arising out of and in the course of the business.

Public and Products Liability

Legal Liability for bodily injury to third parties or loss of or damage to their property happening in connection with the business or caused by products supplied.

Treatment Risks

Legal Liability for claims arising from accidental bodily injury or accidental damage to property caused or arising from any treatment carried out by the insured or their employees.

The Limit of Indemnity is **£2,000,000** any one occurrence during the period of Insurance.

Failure to Secure Customers Premises

Legal Liability for claims arising from the failure to take reasonable steps to secure a customer's premises

The Limit of Indemnity is **£2,000,000** any one occurrence and, in the aggregate, any one period of Insurance.

Professional Indemnity

Legal liability for claims made against you and notified to Insurers during the period of Insurance arising from negligence or breach of a duty of care, negligent misstatement or negligent misrepresentation, infringement of intellectually property rights including copyright, patent, trademark or moral rights or any act of passing-off, defamation.

The Limit of Indemnity is **£50,000** any one occurrence and, in the aggregate, any one period of Insurance.

The retroactive date is the retroactive date of the policy. This means that the Professional Indemnity Section will not respond to claims arising from any wrongful act, error or omission occurring prior to inception.

Employee Dishonesty

Legal Liability for claims arising from the theft by a dishonest employee against a third party or the insured

The Limit of Indemnity is **£25,000** any one occurrence and **£100,000** in the aggregate any one period of Insurance.

Financial Loss

Legal Liability for claims arising from the insured becomes legally liable to pay for the financial loss of others

The Limit of Indemnity is **£ 250,000** any one occurrence during the period of Insurance.

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Loss of Keys

Legal Liability for claims arising from losing or replacing a locking device to a third party property.

The Limit of Indemnity is **£150,000** any one occurrence during the period of Insurance.

Misuse of Customer Telephones

Legal Liability for claims arising from paying for, due to any act of fraud, dishonesty or embezzlement in connection with the misuse of customers' telephones by an employee of the assured

The Limit of Indemnity is **£50,000** any one occurrence and, in the aggregate, any one period of Insurance.

Portable Equipment

Legal liability for claims arising from loss of or damage to plant and machinery, hand tools and portable power tools, stock, samples and goods held in trust, laptops and mobile phones, ladders, hired in plant and machinery for which you are legally responsible for

The Limit of Indemnity is **£1,000** any one occurrence during the period of Insurance.

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Contractors All Risks

Contract Works

The permanent or temporary works executed in performance of the contract & materials for use in connection therewith whilst on the site of the contract or in transit within the UK

Maximum Value of Any One Contract: Not Insured, Cover Available
Maximum Contract Period: Not Insured, Cover Available

Own Plant & Equipment

Constructional plant tools equipment site huts or caravans including the contents thereof belonging to you for use in connection with the contract whilst on the site of the contract or in transit within the UK.

Own Plant & Equipment: Not Insured, Cover Available
Maximum Value of Any One Item: Not Insured, Cover Available

Hired in Plant & Equipment

Constructional plant tools equipment site huts or caravans hired in by you for use in connection with the contract whilst on the site of the contract or in transit within the UK

Hired in Plant & Equipment: Not Insured, Cover Available
Maximum Value of Any One Item: Not Insured, Cover Available
Estimated Annual Hiring Charges: Not Insured, Cover Available

Employees Tools

Employees tools whilst on the site of the contract and whilst in transit within the UK

Employees Tools & Personal Effects £1,000.00

Plant, Tools & Equipment from unattended vehicles including overnight

(cover provided by Aviva/ANOTHER)

Plant, tools & equipment in unattended vehicles and whilst in transit

Maximum Value in Any One Vehicle Not Insured, Cover Available
Total Number of Vehicles Not Insured, Cover Available

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Financial Estimates

Premium Basis

The insurance policy is arranged on a Continuous Cover basis until the policy is cancelled. You can cancel the policy by giving 30 days' written notice. Insurers will provide a pro rata return of premium for the remaining portion of the period for which you have already paid.

Description of activities	% Split of Turnover
Internal Cleaning (Domestic & Commercial)	80%
External Cleaning (Including Ground Level Window Cleaning)	20%
External Cleaning (Up to 10 Metres including ladders)	0%
External Cleaning (Up to 25 Metres including platforms)	0%
External Cleaning (Up to 35 Metres including cherry pickers)	0%
External Cleaning (Over 35 Metres including abseiling)	0%
Total Estimated Annual Turnover	£40,000

Description of Activities	Wageroll
Clerical/Managerial Wageroll	£0
Manual Wageroll (Premises)	£0
Manual Work Away Wageroll	£20,000
Estimated Payments to Bona-Fide Subcontractors	£0
Estimated Payments to Labour Only Payments	£0

As the policy is on a continuous basis, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.

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Claims Notified

This premium is based on notifying the underwriters of **0** claims in the last 5 years.

Significant Terms / Conditions / Exclusions which apply to your policy

1) Combined Liability

- Excludes Legal liability for claims arising from any work in isolation other than the specified trade activities within this document, unless otherwise agreed. Cleaning Contractors have been defined to include;
 - i) Internal & External Cleaning of Domestic & Commercial Properties
 - ii) Carpet, Upholstery, Hard Floors, Soft Furnishings & Curtain Cleaning
 - iii) Window Cleaning (to the height limit specified)
 - iv) Gutter, Soffit, Facia, Signage & Frame Cleaning
 - v) Pressure Washing to 248 bar (3,600psi)
 - vi) Oven Cleaning (excluding industrial ovens)
 - vii) White Goods Cleaning (fridges, washing machines etc)
- Excludes Legal liability for claims arising from the use of heat onsite.
- Excludes Legal liability for claims arising from work at heights in excess of 5 metres of the ground or 5 metres from the surface level you are working from (in the case of working within a building or structure)
- Excludes Legal liability for claims arising from the loss of data or computer viruses.
- Excludes Legal liability for claims arising from the handing or removing of sharps / needles.
- Excludes Legal liability for claims arising from any work involving demolition, pile driving, quarrying or the use of explosives.
- Excludes Legal liability for claims arising from any work involving Asbestos.
- Excludes Legal liability for claims arising from design, advice or specification for a fee.
- Excludes Legal liability for claims arising from any work in hazardous locations including, but not limited to: Steeples, chimney shafts, blast furnaces, viaducts, bridges, canals, tunnels, flyovers, dams, motorways, quarries, mines or collieries; Docks, harbours, piers, offshore or any sub aqua work; Mechanically propelled motor vehicles, watercraft, hovercraft, aircraft or other aerospace devices, any site located airside within an airfield or airport or helipad or landing strip or other facility designated for the use of an aircraft or other aerial device; Railway premises or any site located within 5 metres of railway tracks; Power stations; Any nuclear installation or establishment; Gas, oil, petro or chemical plants, premises, garages, structures or transportation.
- Excludes Legal liability for claims arising from the actions of Bona Fide Sub Contractors, unless they use their own tools and equipment, have their own insurance in place (equivalent to or higher than cover provided under your policy – which you must retain a copy of for your records), are qualified and skilled tradesman and who quote for you and work for you on a job by job basis.

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Excesses

Combined Liability Section

Public & Products Liability	£150 for each and every loss
Portable Equipment	£150 for each and every loss
Failure to Secure Customers Premises	£150 for each and every loss
Loss of Customer Keys	£150 for each and every loss
Misuse of Customer Telephones	£150 for each and every loss
Employee Dishonesty	£500 for each and every loss
Professional Indemnity	£500 for each and every loss
Financial Loss	10% of the claim or £1,000, whichever is the greater

Insurers

Hiscox Underwriting Ltd
1 Great St Helens
London
EC3A 6HX

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Breakdown of Premiums

Policy Type	Premium
Liability Insurance	£411.23
Broker Fee	£38.77
Total Premium Inclusive of Insurance Premium Tax (IPT) at 12%	£450.00

The following additional products and services are recommended but optional. A summary of benefits for each product or service is included for your consideration; we are happy to discuss these with you to help you to make an informed decision. Please review carefully the benefits and costs of each and advise us if you wish to proceed with the cover.

Subject to policy terms and conditions

Subject to Underwriter's Agreement

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Payment Options

Payment over 12 months on direct debit, the breakdown of which (including the costs incurred) is below:

1. Total Premium **£450.00**
2. Deposit **£38.77**
3. Amount to be financed **£411.23**
4. Repayable in 12 monthly instalments of **£34.27**
5. Total amount payable on credit **£450.00**
6. Interest rate (flat rate) **0%**

(This is an illustrative quote and full finance terms and conditions will be provided once your instructions have been received and the exact amount to be financed has been confirmed)

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Compliance Information

Important Notes

This is a summary document outlining the key areas of cover along with what we consider to be the significant or unusual terms, conditions and restrictions of the policy. It should be read in conjunction with any Policy Wordings and Statement of Facts / Proposal Forms which relate to your policy(s).

The levels of Cover have been set in accordance with your instructions. We recommend that you take a few minutes to ensure that they meet your requirements and advise us if any alteration is needed.

It is important that you read the policy documentation in full and that you advise us immediately if any element of the Cover does not meet your requirements.

Should your circumstances change please advise us immediately and we will arrange the appropriate amendment in Cover.

The Law applicable to the Policy shall be governed by and construed in accordance with the Law of England and Wales unless you are based in Scotland in which case the Law of Scotland shall apply.

Duty of Disclosure

The Insurance Act 2015 requires all clients, brokers and anyone involved in the purchase of an insurance product to be aware of their responsibilities to comply with the Act. If you as a client fail to make a fair presentation of your insurance risk then the insurer is able to impose new terms onto the policy and reduce claims proportionally where felt necessary. It is recommended that you allow yourself enough time to prepare for the renewal as there may be additional requirements from the insurer.

It is your responsibility to provide complete and accurate information to Insurers when you take out an insurance policy, throughout the life of the policy and when you renew your insurance. It is important that you ensure that all statements that you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. If a form is completed on your behalf, you should check that the answers given to any questions are true and accurate before signing the document.

You must abide by the duty of fair presentation which means it is your responsibility to disclose all material facts and circumstances. The insurer may have further enquiries and may request additional information from you in order to underwrite the risk.

Please note that if you fail to disclose any relevant information to your insurers material to the risk this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are in any doubt about whether information is material, you should disclose it. Any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise. Please be aware that instructions given to us by you will not be deemed to be in force until you receive an acknowledgement either from ourselves or the insurer.

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Employers Liability Tracing Office (ELTO)

If your policy includes cover for Employers Liability, the Insurer will request a copy of the Company's PAYE number for their records. The ELTO service has been introduced by the insurance industry to make it easier to search for Employers Liability insurance policies using a central database. Please provide your number or advise us if your Company is exempt at the inception of your policy, or the soonest available time after. The insurance policy may be subject to cancellation if this is not provided.

The capacity in which we are acting

Sourcing a suitable policy	We act as your agent	✓
	We act as agent of the insurer	
Placing the insurance	We act as your agent	✓
	We act as agent of the insurer (e.g. issuing policy documents)	
In the event of a claim	We will act as your agent	✓
	We will act as agent of the insurer	

How we made our selection

We have carried out 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.	
We have developed a unique and exclusive product specifically designed for your industry, underwritten by a major Insurer. We have not undertaken a 'fair analysis' of the market however the policy offers wider cover than is generally available at a competitive premium and represents outstanding value for money.	
We have not undertaken a 'fair analysis' of the market however using our knowledge and experience of the insurance market we have assessed your insurance needs against a limited range of insurers.	✓
From the information you kindly supplied prior to renewal we believe the cover offered by your existing Insurer remains the most appropriate option.	
We have not undertaken a 'fair analysis' of the market however using our knowledge and experience of the insurance market we have accessed a specialist insurance product via another specialist intermediary that most suits your needs	
For commercial legal expenses we offer cover from ARAG	✓
We offer breakdown cover from a small number of providers	
For Accident Management and Uninsured Loss Recovery Assistance we offer cover from a 'single provider' United Legal Assistance Limited. The Motor Legal Expenses insurance element is underwritten by Royal & Sun Alliance Insurance plc	

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Our Markets

Below is a **sample** of Insurers and Underwriting Agencies we regularly conduct business with for these specific lines of insurance. This list is by no means exhaustive but provides an insight into our wide-ranging market knowledge which enables us to select suitable providers for your insurance needs.

Liability Insurance	Fleet Insurance	Material Damage
Ageas Aviva AXA Certain Syndicates at Lloyds Covea Faraday Hiscox QBE RSA Zurich	Ageas Allianz Aviva AXA Equity Red Star NIG QBE RSA Zurich	Ageas Allianz Aviva AXA Covea Ecclesiastical Liverpool Victoria NIG QBE RSA
Directors and Officers Insurance	Professional Indemnity Insurance	Contractors All Risk Insurance
Ageas Allianz AXA Covea Ecclesiastical NIG QBE RSA	Allianz Aviva AXA HCC Hiscox Markel QBE RSA	Allianz Aviva Brit Syndicates at Lloyds HSB Engineering RSA Tokio Marine Kiln Ltd Zurich
Commercial Combined Insurance	Good In Transit Insurance	
Allianz Aviva AXA Covea Hiscox Liverpool Victoria NIG QBE RSA Zurich	Aviva AXA Fusion Insurance Services NIG RSA	

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Our Remuneration

When we arrange the policy with the insurer on your behalf we receive commission from the insurer which is a percentage of the total annual premium.

We may have charged a broker fee and/ or an underwriting fee for this policy if we have this will be detailed in the premium section of your quotation document.

You are entitled at any time to request information regarding any commission that we may have received as a result of placing your insurance business

Choice of media

You have chosen to receive your information in:

Paper format	<input type="checkbox"/>
Electronic format (PDF, Word Document, Email etc)	<input checked="" type="checkbox"/>

Should you wish to change this at any point please contact us to inform us and we will make the necessary changes.

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Terms of Business

These Terms of Business shall be governed by the Laws of England and Wales unless you are based in Scotland in which case the Law of Scotland shall apply.

The Regulator

First Insurance Solutions Ltd is authorised and regulated by the Financial Conduct Authority for non-investment insurance business and credit broking. Our Firm's Reference Number (FRN) is 522668. You can check this on the FCA Register at www.fca.org.uk or by telephoning the FCA on 0800 111 6768.

Our Service

We are independent insurance brokers acting on your behalf in arranging insurance.

- We offer a wide range of insurance products from across the marketplace.
- We have developed unique and exclusive products specifically designed to meet the needs of certain industries including contractors, designers and the medical/health industry. A list of the Insurers used is available upon request.
- For some types of insurance (for instance legal expenses) we deal exclusively with a single insurer.
- Accident Claims Management is provided by Complete Response (a trading style of First Insurance Solutions Ltd) in conjunction with United Legal Assistance Ltd
- We will make a recommendation to you after we have assessed your needs and will explain the features and benefits of the products and services we offer. Quotations are usually valid for 30 days.

Terms of Payment

Unless specifically agreed otherwise, full payment is due before inception, prior to renewal or before the date of any change.

We normally accept payment by cheque, Debit Card or by Premium Finance agreement and are registered under the Consumer Credit Act for Credit Broking.

In the event that you default in paying the premiums due, for whatever reason, you acknowledge and agree that we reserve the right to instruct your Insurers to cancel your insurance and recover any refund of premiums from the Insurer. If any monies are owed under a credit agreement, we may pay it to the credit provider or, if we have already been debited with the amount outstanding, use it to offset our costs. If any balance or premium is not paid on demand, we may appoint a debt collection agency to collect the outstanding balance on our behalf. Any additional charges or costs incurred including those of the agency and any associated Court costs will be added to the debt.

If you wish to pay your premiums by instalments, we will introduce you to Premium Credit Ltd. We will inform you if competitive credit terms are available through your Insurer and you have the option of sourcing your own credit facilities. Ordinarily we apply no more than 2% to the standard premium finance interest rate.

Remuneration

As insurance brokers we earn our income predominantly from commission paid to us by Insurers based upon the amount they charge you. Some Insurers may pay additional amounts to us, normally at the end of an accounting period, in recognition of the profitability of a book of business we place with them and not in respect of any one policy. You are entitled, at any time, to request information on the earnings we may have received as a result of arranging your insurance. Please direct your enquiry to the Compliance Officer at our normal address.

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Charges

Dependent upon the type of policy and the work involved we will charge a Broker Fee and if this is a policy which we have underwritten we will also charge an underwriting fee. We will advise you of the actual amount at the time of quotation or renewal. Other taxes, costs or both may exist in respect of products and services that we offer which are not paid through or imposed by us.

Your Duty to Disclose Information

It is your responsibility to provide complete and accurate information to Insurers when you take out an insurance policy, throughout the life of the policy and when you renew your insurance. It is important that you ensure that all statements that you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. If a form is completed on your behalf, you should check that the answers given to any questions are true and accurate before signing the document.

Fair Presentation

It is your duty to abide by the duty of fair presentation which means it is your responsibility to disclose all material facts and circumstances. The insurer may have further enquiries and may request further information from you in order to underwrite the risk.

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. If you are in any doubt about whether information is material, you should disclose it. Any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise. Please be aware that instructions given to us by you will not be deemed to be in force until you receive an acknowledgement either from ourselves or the insurer.

Limitation of Liability – Important; Your Attention is Drawn to the Following

Our liability to you for any direct or indirect losses, damages or costs incurred by you as a result of, or in connection with, any service we provide to you, unless arising directly from our negligence, wilful default or fraud shall not exceed £3m. In no circumstances will we have any liability for consequential loss howsoever arising. Nor will we be liable for any loss or damage suffered by you arising from any fraudulent or negligent act or omission on your part, or on the part of any third party acting on your behalf. This limitation of liability clause does not limit our liability for death or personal injury resulting from our negligence. Nor does it exclude our specific statutory or regulatory obligations owed to you.

Solvency of Insurers

We endeavour to place business with Insurers who demonstrate an adequate level of financial solvency and although their Regulator requires them to maintain a minimum level of capital, we cannot guarantee the solvency of any Insurer. We do not monitor Insurer solvency on an ongoing basis and shall not be liable for losses suffered by you in the event of insolvency of an Insurer. This means that you may still be liable for any premium due and may not be able to recover premiums already paid, whether in full or in part, should an Insurer become insolvent.

First Insurance Solutions House, Centre 3000,
St Leonards Road, Allington, Maidstone, Kent ME16 0LS
T: 01634 868444 F: 01634 862425
Email: info@firstins.co.uk
Web Site: www.firstins.co.uk

First Insurance Solutions Limited
Registered in England under registration number 07102852



Authorised and regulated by the Financial Conduct Authority (FCA) under reference 522668 Telephone may be recorder for quality assurance Terms of Business overleaf

Client money (general)

We deal with client money using one or more of the following methods:

1. Risk Transfer

Premiums that we collect from you and refunds of premiums are held in a client money bank account. By virtue of Agreements we hold with Insurers we collect premiums and make refunds as their agent. Therefore, once we have collected premiums from you, those premiums are treated as having been paid to the Insurer. Refunds of premiums are treated as received by you when they are paid over to you. We settle premiums to Insurers after deduction of our commission and in accordance with the terms of our Agreements with those Insurers but we will not withdraw our commission until we have received the premium from you.

2. Client Money Segregation (Non-Statutory Trust)

On those occasions when we do not act as the Insurer's agent for the receipt of premium payments, your payments will be segregated into a non-statutory trust client bank account and held by us as trustees on your behalf subject to FCA Rules. We may extend credit to other customers using client money. We maintain systems and controls to ensure that we monitor and manage client money transactions and any credit risk arising from the operation of the trust arrangement.

We may pass client money to another broker who we use to arrange cover for you. Interest earned on monies held in the client bank account will be retained by us.

Complaints

It is our intention to provide you with a high standard of customer service at all times. However, we recognise that things can go wrong occasionally and if this occurs, we are committed to resolving matters promptly and fairly. Should you need to make a complaint you may do so:

- In writing to Martin Bell
- By telephone on 01634 868444 or fax on 01634 862425
- By email to complaints@firstins.co.uk
- In person at our office address

Should you remain dissatisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Further details will be supplied at the time we respond to your complaint. Information about the FOS is available at www.fos.org.uk or by telephone to **0300 123 9123**

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. Where eligible, you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Further information about the scheme arrangements and FSCS eligibility criteria is available from the Financial Services Compensation Scheme at www.fscs.org.uk or by telephone to **0207 741 4100**

Cancellation

Your policy document will contain details of any cancellation rights. Where a cancellation period is applicable to your policy this will usually start from the date the policy starts or when you receive the policy documentation, whichever occurs later. If you cancel your policy within this period and the terms of the policy allow, you may receive a refund of your premium. Usually, the Insurer will make a charge for the time the policy was 'on risk' however, in some instances a full year's premium will be payable and there will be no refund. You will need to return the insurance certificate and any other official documents with your written instructions to cancel the policy.

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Refunds

Where a policy is cancelled mid-term, Insurers charge to cover their costs with the balance (if applicable) refunded to you, subject to no claim having been made. Any return of premium may be refunded to you or held to credit. Insurers reclaim commission paid to us when you cancel a policy or where there is a mid-term alteration resulting in a refund of premium. We will deduct this amount of commission from any return premium owing to you. We will not issue refunds of less than **£50**.

Confidentiality and Data Protection

All information about you of a sensitive nature will be treated as private and confidential. Information we hold about you may, however, be used in the normal course of arranging, placing and administering your insurance. This may involve passing information about you to Insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in your insurance. We may also pass information about you to credit reference agencies and premium finance providers in connection with the assessment of your financial standing and, in particular, where you have requested a premium instalment plan. We may pass information about you to our Regulator so that monitoring or investigatory activities can be undertaken. From time to time, we may provide you with information about other insurance related products or services that we feel may be appropriate. Our full privacy notice can be found at: - <https://firstins.co.uk/privacy-notice/>

In the absence of any other specific instructions, by conducting business with us you are indicating your acceptance of these terms and conditions.

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