

## TERMS OF BUSINESS

Eric Rawlins & Co Ltd  
Ravenscliffe, First Avenue, Porthill, Newcastle-under-Lyme, Staffs, ST5 8QX

Authorised and Regulated by the Financial Conduct Authority  
Firm Reference Number 311460

### Explanation of Service

We are independent insurance brokers and arrange a wide range of insurance products and act as intermediaries for our clients and as agents for the Insurers. We are not tied to any one Insurer. Occasionally we will provide cover via another insurance intermediary, i.e. to obtain special facilities or schemes for certain trades. We also gain access to the Lloyds market via Lloyd's brokers. If we believe that our clients will benefit by using a specific Insurer or scheme this will be offered instead of alternative quotations from different Insurers. The contracts we offer have been selected on a fair analysis of the market. However, we only deal with the following providers for these products:-

Uninsured Loss Recovery	Motor Legal Protection
MSL	Household Legal Protection
AIM Protect	GAP Insurance

The use of the above single providers is not a contractual obligation.

### Your Statutory Rights

Our regulatory status can be checked on The Financial Conduct Authority register or website <http://www.fca.org.gov.uk/register> or by contacting the FCA on 0800 1116768. Should we go out of business and are not able to pay any claims made against us, you may be able to obtain compensation from the Financial Services Compensation Scheme. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory Insurance remains the same at 100% with no upper limit.

### Financial Strength of Insurers

We do not guarantee the Solvency of Insurance Companies. However, if one were to become insolvent you may be able to apply to the Financial Services Compensation Scheme for compensation. We will take account of any information known to us when placing your business.

### Disclosure of Material Facts - Commercial Clients

We would remind you of your duty to disclose any material fact at inception, renewal or mid term of the insurance policy. Any fact or circumstance which may affect an insurers assessment of the risk should be advised as soon as possible. If in doubt contact us. The consequences of non disclosure may invalidate your contract resulting in claims not being honoured.

All answers or statements given on a proposal form, claim form, other document or made verbally to ourselves or your insurers are your responsibility and you should always check the accuracy of information provided. Notices/Endorsements issued by us on Insurers behalf mid term, at inception or renewal must be read and understood by you. If you need an explanation contact us.

### Consumer Insurance (Disclosure and Representations) Act - Consumer Clients

You are required under the above legislation to take reasonable care to answer all questions honestly and to the best of your knowledge. If you do not then your insurance may become fully or partially invalid or cancelled.

### Payment of Premiums/Charges

Premiums must be paid by renewal date unless agreed otherwise. Failure to do so can invalidate a claim. Instalments are available by various providers at their published rate. For personal policies a charge of 8% is made for a 3 month arrangement. We also charge 2% for payments by any Credit Card we accept.

Renewal premiums and mid term adjustments may be subject to administration charges up to £50.00. We return commission to Insurers when return premiums are generated. We may deduct commission from the rebate allowed to you.

### Looking after your Money

Client money is premium payments received but not yet passed to insurers, or refunds and claims money paid to us by insurers but not yet paid to the client. We hold client money in accordance with a non-statutory trust, which protects money belonging to clients. We will on occasion pay refunds or claims to clients, or premiums to insurers before the corresponding payment is made to us. We have in place systems and controls to manage risk in the client account, approved by our auditors. Interest earned from the holding of client money in the trust belongs to the company. Unless you advise in writing you are deemed to have accepted our method of holding client money.

### Disclosure of Commission/Fees (Commercial Clients)

Prior to conclusion of the contract, or at renewal, you are entitled to be advised of the commission we receive from insurers. In certain circumstances we will charge a fee in lieu of or in addition to the commission we receive. We will disclose this and agree this in advance with you.

### Claims

If you need to make a claim please contact us without delay and we will advise you of the procedures to be taken. In some circumstances claims may be reportable direct to helpline numbers shown in your documentation.

### Listening to our Clients - Complaints

If you wish to make a complaint please notify us through your usual point of contact, the Company Secretary or a Director. We will acknowledge your complaint within 5 working days, issue the Financial Ombudsman Service Leaflet and try to resolve your complaint as soon as possible. In the event the complaint cannot be resolved we will advise you and confirm your rights at this stage to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

### Other Taxes and Costs

Other taxes or costs may exist in relation to products and services offered which are not paid through or imposed by us.

### Credit Consent

To make sure you get the best offers from insurers, now or at any renewal and to protect you from fraud and to verify your identity, they may use publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organisations. Their search will appear on your credit report whether or not your applications proceed.

### Data Protection/Use for Marketing Purposes

You agree that:-

All information supplied can be stored on computer/paper files and disclosed to third parties to process your application.

### Governing Law

This agreement is governed by the laws of England and Wales. Any dispute arising will be subject to exclusive jurisdiction of English Courts.