

Mr Denis Marsden
4 French Close
Silverton
Exeter
DE
EX5 4DJ

Our Ref: 46039165
23rd November 2020

Dear Mr Marsden,

Combined Liability Renewal - Policy No. SALSALIA/R165303/0468/19

I am writing regarding the renewal of your policy, underwritten by Self Assured Underwriting Agencies Ltd which falls due for renewal on the 14th December 2020.

Based on the information we have in respect of your insurance requirements the total annual premium including insurance premium tax at the current rate and any fees is £228.00.

Next Steps:

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- ✓ **Review your policy cover**
 - ✓ **Check your documents**
 - ✓ **Review our Terms of Business, Privacy Notice & Important Information**
 - ✓ **Confirm Cover**
-

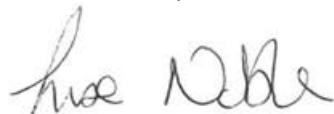
Please review the details within the information enclosed, along with the insurer documents provided to ensure that the cover continues to meet your requirements.

It is important that the information you provide is accurate. If any of the information contained within this document or the insurer documents is incorrect or needs updating, please let us know immediately so we can review the risk and the suitability of this policy.

If you have any questions concerning your letter and its enclosures, or you wish to discuss any aspect of your policy, please do not hesitate to contact us.

Your policy last year was payable by card.

Yours sincerely,



Lisa Noble
Account Handler
J M Glendinning (Insurance Brokers)
Direct Dial - 0191 3386558
Email - lisa.noble@jmginsurance.co.uk

Requirements

We have identified your demands and needs based on the information detailed below;

Summary of Cover

Sum Insured (£)	
Combined Liability ⁽¹⁾	
Trades	
Trade - Village Handyman - Colleciton and movement of litter to large bins for the Council to collect, litter picking and dismantling of broken play equipment, fences, gates and the like	
Public Liability	5,000,000
Products Liability	5,000,000

Rating Notes

1) Endorsements

Excess
Hot Work Away Exclusion
Bona Fide Sub-Contractors Extension
Burning of Debris Exclusion
Professional Liability Exclusion
Hazardous Work Exclusion
Sterile Environment Exclusion
Hazardous Materials Exclusion

Public Liability

Legal liability for injury or damage to third parties other than employees as a result of your negligence (Please refer to policy documents for full details, terms, conditions and exceptions)

Products Liability

Cover for claims made against you by members of the public who allege that they have suffered injury, loss or damage to their property, as a direct result of the products or services you have supplied.

Premium Summary

	Renewal Quote (£)
Premium	150.00
Insurance Premium Tax	18.00
Admin Fee	60.00
Total (£)	228.00

Recommendation

This Insurer has been selected from a single insurer and is recommended because of:

- * Their level of service
- * Premium cost
- * Their expertise in this field
- * The length of time they have been established
- * Their specialism in this type of insurance

Our recommendation is based on the information shown above and in the attached insurer documents. It is important that the information is reviewed to ensure it is accurately reflected. If anything is incorrect, please advise us immediately as this could have an impact on your policy cover, terms, exception, and conditions.

Your Combined Liability policy with Self Assured Underwriting Agencies Ltd provides cover from 14/12/2020 to 13/12/2021.

Market Selection – How we made our Decision

In sourcing this product we have approached a single insurer that we use for placement of this specific risk.

Whilst we have not sought alternative quotations, we believe the cover best meets your insurance requirements.

This is also based on market knowledge and experienced insurance professionals

Our Capacity & Services

The following information is in relation to the insurances for which we are quoting and, where applicable, for which you have asked us to arrange cover.

		Combined Liability
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	
In the event of a claim	We will act as your agent	✓
	We will act as agent of the insurer	

Our Remuneration

You are entitled at any time to request information from us regarding remuneration we may receive as a result of placing your insurance.

Such remuneration may include an administration fee; a percentage of the premium you pay; a fee in lieu of any commission received from the insurer; a commission for arranging a premium finance facility for you; an amount paid to us directly from your insurer in relation to the growth and/or profitability of our account with them.

If you would like specific details in relation to your policy, please do not hesitate to contact us and we can provide you with the information.

Your Responsibilities

Duty of Fair Presentation (non-consumer customers only)

It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsource functions for your business.

You must disclose every material circumstance which you know or ought to know, or failing that, disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In

some cases, this could result in your policy being declared void by an insurer and your premiums returned.

Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

If in doubt about any point in relation to material circumstances and reasonable search, please contact us immediately.

Payment Options

➤ **Debit or Credit Card**

You can pay us via debit or credit card by providing your details over the telephone. There is no additional charge for debit or credit card payments.

➤ **Direct to our Client Bank Account**

If you wish to pay direct to our client bank account, please ensure you quote your contact reference on any payment made. Bank Details are sort code; 54-21-20, Account Number; 23124156, account name; JM Glendinning (IB) Limited.

Cancellation Refund Information

Please note if this policy is cancelled a pro-rata return (less any administrations fees) will be allowed, subject to no claims in the period of insurance. We will retain our fee and commission as per our terms of Business.

We do however recommend referring to the full cancellation terms provided in your Policy Wording.

If you require any assistance or clarification in this area, please do not hesitate to contact us.

Covers Recommended – Not Taken Up

No additional covers or quotations recommended as part of this insurance programme.

Covers Requested – Not Provided or Unable to Accommodate

We have provided all covers as requested in respect of your insurance requirements.

In our opinion all this information combines to make this a suitable policy for you based upon the facts given by you and the accessible information we already hold about you.

Please check that all the information contained in this statement is correct and complete, please contact us immediately if this is not the case.

Warning: This document is not intended to be a statement of cover.
Please refer to the policy document for this information.

Payment Options – Additional Important Information

Our standard payment terms are payment upon receipt of invoice. This ensures we received your funds in time to settle our Insurer accounts which there are strict requirements.

You can pay via BACS, Cheque or Card. Please refer to the invoice or contact us for more information about paying a payment.

Where Insurers offer any direct debit facility, we will provide you with this information where this applies. If you proceed on this basis the arrangement is between you and the insurer. If you fail to make payments or the agreement is terminated, then you may become immediately liable for any outstanding debt to your insurer and cover will cease.

We can also arrange payment via a finance facility. An illustration cost of your insurance, should you choose this method will be provided and include, the total cost being financed, details of your monthly direct debits, details of the credit charge being applied and the APR along with details of any additional charges applicable to the contract such as default charges.

Payment by this method is subject to a credit application with our 3rd Party finance provider Premium Credit Limited. If your application for credit is successful, Premium Credit will pay for your insurance premium in full and you will repay this by monthly Direct Debit. You will also be required to sign a credit agreement with Premium Credit Limited.

To ensure our insurers and credit providers have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with their best premium and payment options, they may obtain information from third parties at quotation and renewal and in certain circumstances where policy amendments are requested.

This information includes a quotation search from a credit referencing agency. This search will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments. This record will be visible to all third parties.

As mentioned above we use Premium Credit to provide finance. We are acting as the credit broker, where you choose to pay your premium by instalments, we may receive a commission for introducing you to them. You are entitled, at any time, to request further information regarding the amount of any commission which we may have received as a result of placing your insurance with Premium Credit Limited.

All Direct Debits are protected by a guarantee, please ensure you read this in conjunction with the information from Premium Credit Limited.

If you did choose this option to pay your premium the company name that will appear on your bank statement against the Direct Debit would be Premium Credit Limited.

Important Insurance Terms

Insurance policies can appear to be full of jargon with terms which are difficult to understand. Below we have attempted to explain these terms in plain English. However, if you do not understand any of the terms contained in your policy or the correspondence you receive please ask. We accept no legal liability for the information provided below or its interpretation.

Aggregate Limit of Indemnity

The maximum amount an insurer will pay under a policy in respect of all accumulated claims arising within a specified period of insurance.

Average

Normally this is a mathematical term but in an insurance policy it is a **penalty** that reduces your claim if the sum insured is not high enough. It never pays to scrimp on the sum insured. It is your responsibility to choose the sum insured.

The term 'subject to average' means that if the sum insured at the time of a loss is less than the insurable value of the insured property, the amount claimed under the policy will be reduced in direct proportion to the under-insurance. Also called 'average clause'.

Basis of Settlement

Insurers normally agree to settle claims on either a **Reinstatement** or **Indemnity** basis. Reinstatement is New for Old, but not better than when the item was new. Indemnity basis of settlement attempt to put you back in the same financial position as you enjoyed immediately before the loss and makes an allowance for wear and tear.

Business Interruption insurance

Business interruption covers financial losses that are a direct consequence of a business interruption, such as loss of revenue, loss of rental income and additional staff costs. For this cover to apply there must first be a material damage claim made against your building or contents insurance. If you have property insurance we would always recommend you also include business interruption insurance, if this cover is not provided under your policy schedule please contact us and we will provide you with a quote to extend cover.

Claims occurring or claims made

Claims occurring basis covers claims that occur during the policy period irrespective of when the claim is made. So you may have changed insurer but they will still accept a claim even though the policy has ended.

Claims made basis covers claims that are made and reported during the policy period only and not once the policy period is over. Your previous insurer will no longer accept the claim as you have moved provider.

On lapsing or cancelling a 'claims made' policy, the historic cover paid for has expired.

Conditions

Conditions are slightly different to warranties but breaching them will have the same effect as breaching a warranty. The policy may be treated as void from inception and no claims will be paid. Conditions will require you to do something or create a responsibility, but only apply to one section or area of a policy so breaching an unrelated condition will not result in the whole policy becoming void.

Conditions Precedent

Some conditions do impose a responsibility on you to have done something or completed something before a certain section of the policy will operate.

Duty of Fair Presentation (Non-Consumer Customers only)

It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsource functions for your business.

You must disclose every material circumstance which you know or ought to know, or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

If you are unsure of your obligations or whether information is material, then you should disclose it to us.

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases, this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

Consumer Insurance (Disclosure & Representation) Act 2012 (consumer customers only)

Under the Consumer Insurance (Disclosure and Representation) Act 2012 it is your duty as a consumer to **take reasonable care** not to make a misrepresentation to an insurer. Under the act, a consumer is defined as an individual who enters into an insurance contract wholly or mainly for purposes unrelated to the individual's trade, business or profession.

A failure by the consumer to comply with the insurers request to confirm or amend particulars previously given is capable of being a misrepresentation for the purpose of this act. It is important that you ensure all statements 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.

Under the act, an insurer has a remedy against a consumer in respect of qualifying misrepresentations in breach of the consumers' duty of reasonable care where the insurer deems the misrepresentation to be either deliberate, reckless, or careless.

If in doubt about any point in relation to your duty to take reasonable care and subsequent qualifying misrepresentations, please contact us immediately.

Excess (or Deductible)

This is the first part of a loss that insurer will not pay. You may have a compulsory excess, or you may choose one to reduce the premium.

General Condition of Average

If you do not insure for the full amount, then your claim may well be reduced. If you deliberately under insure then the insurer may have a right to avoid the policy from inception unless you tell them that the sums insured do not represent the full value of something at inception. If that is the case let us know and we may be able to arrange insurance on a special basis.

Gross Profit

Now more commonly referred to as "insurable gross profit" it is not the gross profit figure from your accounts. As a rough guide your gross profit sum insured should be in the region of turnover less purchases. Remember also to consider the level of turnover you might be experiencing one year from inception plus your chosen indemnity period. It could be much higher than your current turnover or the historical turnover from your accounts.

For the purpose of insurance, the gross profit sums insured should be calculated as follows:

Turnover or sales	Stock in hand and work in progress at the end of the year
Minus	Stock in hand and work in progress at the beginning of the year
Specified working expenses	Purchases (less discounts received)
Discounts allowed	Bad debts written off
Carriage, package, freight	

Indemnity Period

This is the period after an insured event which it takes to get back to the position an insured would have been in if the loss had not occurred. **IT IS NOT** the period to get back up and running again. In the event of a total loss it is rare indeed that a business other than a professional or office-based business could get back to the position it would have been in just 12 months.

Insurable Interest

In simple terms, if anyone likely to lose money, property, or rights in the event of a loss wants to be paid out under the policy, then they must have their names mentioned on the policy. It is no good insuring a property owned by John in a policy owned by Sam unless there is a note in the policy making the ownership clear. If nothing is mentioned, then the insurer will assume that everything is owned by the policy holder.

Material Fact

Is a fact that would influence an underwriter in either accepting or declining a risk, and if accepting at what premium. Basically, if you think that by giving an underwriter some information it may increase the premium or prevent them providing insurance then it is probably material and you must advise us of the information.

You have a continuing duty not only at inception and renewal but throughout the life of the policy to declare to Insurers any changes which may be regarded as a **Material Fact**.

A Material Fact is one which would influence an Insurer whether to continue to cover the risk and/or the premium to be charged. ***Failure to disclose a Material Fact could result in your claim being turned down and/or your policy voided.***

Whilst you can read the policy wording to understand your part of the contract an Insurer has to rely totally upon the information you provide to decide whether they wish to insure you or continue to insure you and the premium to be charged.

Non-Disclosure

Failing to advise an insurance company or underwriter of a Material Fact. This could result in your insurance becoming void and an insurer not paying out a claim

Rebuilding Costs (or Reinstatement Costs)

The sum insured for Buildings insurance should reflect the rebuilding costs, not the market value. The rebuilding cost should take into account not only the costs of rebuilding, but also clearing the site, shorting and propping up, removal of debris and architects and other professional fees. We recommend you employ a professional value to establish the rebuilding costs. If you get this wrong you could be underinsured and your claim drastically be reduced.

Retroactive date

Claims made policies such as professional indemnity and directors & officers insurance include a retroactive date. A retroactive date is the date from which you have held uninterrupted professional indemnity insurance cover (even if you changed insurer during this time) or a date in the past from which your insurer has agreed to cover you. Any claims that arise from events prior to this date is not covered by your insurance.

Terrorism

Commercial insurance contracts due not include cover for acts of terrorism as standard, please contact us if you require a quotation for this cover.

Under-insurance

Any difference between the sums insured declared by the policy holder to represent the value at risk versus the true value established at the time of claim, loss or damage. In the event of a claim, under-insurance may result in economic losses to the policy holder, since the claim would exceed the maximum amount that can be paid out by the insurance policy.

Unoccupied building condition

Property insurance may restrict cover if your building becomes unoccupied, it may also impose certain conditions for you to comply with in order for cover to apply. It's important that if the buildings you occupy become unoccupied that you both contact us and comply with conditions in your policy wording

Warranties

Warranties are imposed on policies to ensure that a certain "undertaking" is done and must be complied with word for word. If a warranty is breached then the whole policy becomes void and any claim, even though it may have nothing to do with the warranty, will not be paid.

Warranties provide enhanced security to the Insurer by stating that **you will or will not do** certain things. Breaching a warranty would give your Insurers grounds to refuse to pay a claim and/or cancel your policy, even if your claim did not relate to the warranty. So, failing to comply with a warranty to service your burglar alarm for example, could still result in your fire claim being turned down.

Terms of Business

Applying to General Insurance customers. We recommend that you carefully read these Terms that apply to our appointment by you and the services we will provide.

Company Contact and Head Office Details

J.M. Glendinning (Insurance Brokers) Limited, Elmwood House, Ghyll Royd, Guiseley, Leeds, LS20 9LT; Telephone: 01943 876631- Email: info@jmginsurance.co.uk
Normal Office Hours: Mon-Fri, 9am-5pm (excluding Bank Holidays).

Please note instructions for new or amended insurance cover should not be assumed to have been accepted unless confirmation is received from ourselves.

Our Appointed Representatives are J.M. Glendinning (Insurance Brokers) North East Limited, J.M. Glendinning (Insurance Brokers) South Yorkshire Limited, J.M. Glendinning Townends (Insurance Brokers) Limited t/as JMG Townends, J.M. Glendinning (Insurance Brokers) Corporate Limited, J.M. Glendinning (Insurance Brokers) Professional Risks Limited, J.M. Glendinning (Insurance Brokers) Real Estate Limited, J.M. Glendinning (Insurance Brokers) North West Limited, and J.M. Glendinning (Insurance Brokers) North Yorkshire Limited. J.M. Glendinning (Insurance Brokers) Limited is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number (FRN) is 116687. You can check this on the Financial Services Register by visiting the FCA's website www.fca.gov.uk or by telephoning the FCA on 0800 111 6768.

Our Service

We offer a wide range of insurance products and have access to leading insurers in the marketplace. The advice given by the firm is on a personal recommendation based on a fair and personal analysis of the market, however for some types of insurance we deal predominantly with a single or limited number of insurers which we have selected as offering value for money and quality service. In such circumstances the firm does not give a personal recommendation on the basis of a fair and personal analysis and we will provide you with the name of the insurers which the firm may and does conduct business with.

We will give you details of these arrangements before you make any commitment on any product, we offer you.

We will explain the main features of the products cover and benefits, any unusual restrictions or exclusions, any significant conditions or obligations and the period of cover.

We will make a recommendation for you after we have assessed your needs or advise you if we are unable to place your insurance. In some circumstances we provide information only and do not therefore make a personal recommendation. The documentation we provide will make it clear whether the sale is provided on an advised or non-advised basis.

We will also make clear in our documentation prior to conclusion of the contract areas where we are acting as agent for the customer, the insurer or both.

Duty of Fair Presentation (non-consumer customers only)

It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsource functions for your business.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases, this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

If in doubt about any point in relation to material circumstances and reasonable search, please contact us immediately.

Consumer Insurance (Disclosure & Representation) Act 2012 (consumer customers only)

Under the Consumer Insurance (Disclosure and Representation) Act 2012 it is your duty as a consumer to **take reasonable care** not to make a misrepresentation to an insurer.

Under the act a consumer is defined as an individual who enters into an insurance contract wholly or mainly for purposes unrelated to the individual's trade, business or profession.

A failure by the consumer to comply with the insurers request to confirm or amend particulars previously given is capable of being a misrepresentation for the purpose of this act.

It is important that you ensure all statements 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.

Under the act an insurer has a remedy against a consumer in respect of qualifying misrepresentations in breach of the consumers' duty of reasonable care where the insurer deems the misrepresentation to be deliberate, reckless, or careless.

If in doubt about any point in relation to your duty to take reasonable care and subsequent qualifying misrepresentations, please contact us immediately.

Financial Crime

Please be aware that current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List as part of the information gathering process.

We are obliged to report to the National Crime Agency and/or Serious Fraud Office any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

We will not permit our employees or other persons engaged by them to be either influenced or influence others in respect of undue payments or privileges from or to insurers or clients.

Consumer Credit

We are authorised and regulated by the Financial Conduct Authority in respect of our current Consumer Credit Permissions.

Solvency of Insurers

We cannot guarantee the solvency of any insurer with which we place business. This means that you may still be liable for any premium due and not be able to recover the premium paid, whether in full or in part, should an insurer become insolvent.

Terms of Payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on or before the inception date of the policy
- Alterations to existing policies: immediate payment on or before the effective date of the change
- Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, we, or your insurer may be forced to cancel or lapse the relevant policy/policies, which could mean that part or all of a claim may not be paid. You may also be in breach of legally required insurance cover.

When renewal is invited and the policy is paid by monthly direct debit, we will issue a notice to you. To ensure you are not left without cover, the absence of a response to this notice will be deemed as your consent to cover being renewed automatically.

If you choose to pay for your insurance premium using a finance provider your details will be passed onto them. We will provide you with a breakdown of the costs of your monthly instalments and subsequently a document outlining key features of their credit agreement with you including any fees they apply and the cost of default charges, it is important that you take time to read this document and must contact us if you do not receive this. If you have any queries or questions, either about the service provided by the finance provider or their terms and conditions you should in the first instance contact them.

Where your policy is paid via the finance provider and you choose to renew your cover, we will again continue to pass your details to them. If any direct debit or other payment due in respect of any credit agreement you enter into to pay insurance premiums is not met when presented for payment or if you end the credit agreement we will be informed of such events by the finance provider. In certain circumstances we may be contractually obliged by the finance provider to notify your insurer to cancel the policy.

Where we are contractually obliged to do so by the financial provider, if you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed of non-payment under the credit agreement, instruct on your behalf the relevant insurer to

cancel the insurance and to collect any refund of premiums which may be made by the insurer and use this refund to offset the amount levied by the finance provider on the firm. If this amount is not sufficient to cover all our costs, we reserve to pursue any additional debt owed to the firm through a due legal process. You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

Upon receiving your strict acceptance to pay for insurance premiums through the finance provider, we will instruct them to proceed with your application for credit. This process will involve the provider searching public information that a credit reference agency holds about you and any previous payment history you have with that provider. The credit reference agency will add details of your search and your application to their record about you whether or not your application is successful.

Please read carefully the pre-contractual explanations and the information regarding the cost of credit (including any representative examples). Together they provide important information in relation to the credit facility available from the finance provider. To use the finance provider's facility, you must be resident in the UK, aged 18 years or over and hold a bank or building society current account which can support direct debit payments. Credit is available subject to status.

Any payment we receive from you will be held by J.M. Glendinning (Insurance Brokers) Limited, in a Non-Statutory Client Trust Bank Account held with NatWest. In some cases, the payment we receive will be held on behalf of the provider with whom we arrange your policy as their agent. This means that any payment you make to us will be regarded as having been paid to the provider. This is known as risk transfer.

Please make all cheques payable to "J.M. Glendinning (Insurance Brokers) Limited".

By instructing us to place insurance on your behalf you give your informed consent to these Client Money procedures. If there are any matters which you do not understand, or do not accept, you should discuss them with us before proceeding.

We may pass the money you pay us to another intermediary. We will only do this where it is a necessary part of the process of arranging cover for you.

Where this includes intermediaries outside the UK, the legal and regulatory regime may be different from that of the UK. In the event of the intermediary failing money may be treated differently than if it was held by an intermediary in the UK. You may notify us if you do not wish your money to be passed to a person in a particular jurisdiction.

No interest will be payable to customers in respect of the client account. Any interest earned will remain in the ownership of J.M. Glendinning (Insurance Brokers) Limited.

Notification of Incidents/Claims

It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter or claim received by you must be passed to us immediately, without acknowledgement.

Only by providing prompt notification of incidents can your insurance company take steps to protect your interests.

Your policy summary and/or policy document will provide you with details on who to contact to make a claim.

Claims payment will be made in favour of you. If you require a payment to be made to a third party, then you must confirm the required payee name and details and provide a brief explanation for your request. Please contact us for guidance on claiming under your policy.

Cancellation

Your policy document will detail your rights to cancel your insurance once you have taken it out. Depending on the type of policy you have purchased, you may be entitled to cancel within 14 or 30 days of either conclusion of the contract or receiving your policy documentation, whichever occurs later. This is often referred to as a cooling off period.

Where you cancel a policy before renewal you will be responsible for paying a charge to meet the cost of cover provided and administration expenses. Please see the Refunds section.

To enable your insurer to process the cancellation, you will need to return certificates and any official documents to our office within 30 days of your notice to cancel.

Charges/Fees

In addition to the amount charged by insurers we also make charges to cover the administration of your insurance. Any applicable insurance premium tax will be shown on the documentation we provide to you.

These fees are non-refundable	<u>Consumer</u>	<u>Commercial Customer</u>
New business/Renewal	Up to £100	Up to £500
Mid-term Adjustments/Temporary change	£20	£50
Lost papers or documents	£20	£50

- Where we arrange low or non-commission paying products, we will charge an arrangement fee and will advise you of the actual amount at the time of quotation or renewal.
- These fees may be subject to change. Where there are changes, we will confirm this clearly and the actual amount will always be disclosed to you before you commit to purchasing the product.
- You are entitled, at any time, to request further information regarding the amount of any commission which we may have received as a result of placing or renewing your insurance cover.
- We take any commission once we receive your payment as cleared funds and prior to payment of the premium to the insurer.
- We may occasionally receive additional remuneration from certain insurers for insurance policies we place with them, finance providers, claims management services and others. Please ask us should you require further information.
- Where you choose to pay your premium by instalments, we may use a scheme operated by your insurer, or we may use a Finance Provider selected from a limited panel, and we may receive a commission for introducing you to them.
- The firm will advise the customer of any commission payable by the lender in relation to a credit agreement where knowledge of the existence or amount of commission could affect the impartiality of the firm in recommending a particular product or have a material impact on the customers transactional decision.

To the extent that it is not possible for an amount to be given the firm will provide the basis for its calculation.

Refunds

Where a policy is cancelled before renewal, insurers charge to cover their costs, with the balance refunded to you, subject to no claim having been made. Full details will be available in your policy. In the event of an adjustment giving rise to a return of premium the amount may be refunded or held to credit.

Your attention is specifically drawn to the following: -

Where you cancel your policy **after** the expiry of the cooling off period or where you request a mid-term adjustment which results in a refund of premium, ***we reserve the right to charge you for our time and costs. This will usually result in us reducing the amount refunded to you by the FULL amount of the commission and fees we would have received had you not cancelled.*** The reason for this is that the majority of our costs are incurred either in initially finding and setting up your policy or in the annual renewal process when we might check the ongoing suitability of the cover the policy offers. These costs are recovered through the commission we earn. If you cancel, this does not give us an opportunity to recover the costs we incurred and would often result in us making a loss. However, any charge made will not exceed the cost of the commission and fees we would have earned.

For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal. We will advise you if this affects you.

In view of the cost involved in making changes to your policy, we will not issue refunds of less than £25.

Complaints

It is always our intention to provide you with the highest possible level of customer service. However, we recognise that things can go wrong occasionally and if this occurs, we are committed to resolving matters promptly and fairly. Should you wish to complain you may do so:

- In writing to the Complaints Manager Claire Ellis or by telephone on 01943 876631, Fax on 01943 870102, or by e-mail at claire.ellis@jmginsurance.co.uk
- In person by visiting our office (see above for address)

Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). More information is available on request or on their website. www.financial-ombudsman.org.uk

Further details will be supplied at the time of responding to your complaint.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme depending on the type of business and circumstances of the claim if we cannot meet our obligations.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at www.fscs.org.uk

Confidentiality and Data Protection

We are a data controller for the information you provide to us including individual, identification and financial details, policy history and special category data (such as medical or criminal history).

Details of our legal basis for processing your information, along with details of any third party recipient whom it may be necessary to share your personal data with in order to fulfil the contract, retention period for data held, security of your data, your rights under the General Data Protection Regulations (GDPR) including the right to complain can be found in our full 'Privacy Notice' attached to these terms of business.

Communications/Documentation

We will issue all documentation to you in a timely manner. Documentation relating to your insurance will confirm the basis of the cover and provide details of the relevant insurers. It is therefore important that the documentation is kept in a safe place, as you may need to refer to it or need it to make a claim.

A new policy/policy booklet is not necessarily provided each year, although a duplicate can be provided at any time upon request.

You should always check the documentation to ensure all the details are correct and if this is not the case you should contact us immediately.

The majority of your documentation will be issued by e-mail, however if you do require a printed copy this can be arranged upon request.

Termination of our authority to act on your behalf

You or we may terminate our authority to act on your behalf by providing at least 14 days' notice in writing (or such other period we agree) Termination is without prejudice to any transactions already initiated by you, which will be completed according to these terms of business unless we agree otherwise in writing.

You will remain liable to pay for any transactions or adjustments effective prior to termination and we shall be entitled to retain any and all commission and /or fees payable in relation to insurance cover placed by us prior to the date of written termination

Motor Insurance Database (MID)

It is your statutory obligation to update and maintain the MID. Failure to ensure this takes place can result in substantial fines and inconvenience for your drivers. For the avoidance of doubt, we will not update the MID on your behalf.

Limitations and exclusions of our Liability

The following provisions set out our entire financial liability to you.

You acknowledge and agree that you shall only be entitled to make a claim against us and not against any individual employee or consultant engaged by us. Our liability for losses suffered by you arising under or in connection with the provision of our services, whether in contract, tort (including negligence) breach of statutory duty, or otherwise (including our liability for the acts or omissions of our senior management, employees and any appointed representatives) shall be limited in all circumstances to £5,000,000 per claim. Any claim or series of claims arising from one act, error, omission, incident, or original cause shall be considered to be one claim. We shall not be liable to you for any loss of profit or loss of business whether directly or indirectly occurring and which arises out of or in connection with the provision of our services. Nothing in this paragraph shall exclude or limit our liability for death or personal injury caused by our negligence or for loss by our fraud, fraudulent misrepresentation or breach of regulatory obligations owed to you. You are welcome to contact us to discuss increasing the limitations of our liability and /or varying the exclusions set out above.

General

If any provision of these Terms is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected. These Terms shall be governed by the laws of England and Wales or Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the relevant court.

These Terms supersede all proposals, prior discussions, and representations (whether oral or written) between us relating to our appointment as your agent in connection with the arranging and administration of your insurance. These Terms constitute an offer by us to act on your behalf in the arranging and administration of your insurance. In the absence of any specific acceptance communicated to us by you (whether verbal or written) you are deemed to accept our offer to act for you on the basis of these Terms, by conduct, upon your instructing us to arrange, renew or otherwise act for you in connection with insurance matters.

Privacy Notice

Important Notice

This is the privacy notice of J.M. Glendinning (Insurance Brokers) Limited (registration number: 01079593) whose registered office is at Elmwood House, Ghyll Royd, Guiseley, Leeds, LS20 9LT and our other group companies, J.M. Glendinning (Insurance Brokers) North East Limited, J.M. Glendinning (Insurance Brokers) South

Yorkshire Limited, J.M. Glendinning Townends (Insurance Brokers) Limited t/as JMG Townends, J.M. Glendinning (Insurance Brokers) Corporate Limited, J.M. Glendinning (Insurance Brokers) Professional Risks Limited, J.M. Glendinning (Insurance Brokers) Real Estate Limited, J.M. Glendinning (Insurance Brokers) North West Limited and J.M. Glendinning (Insurance Brokers) North Yorkshire Limited, referred to as we, us or our in this privacy notice.

This privacy notice sets out how we collect and process your personal data. This privacy notice also provides certain information that is legally required and lists your rights in relation to your personal data.

This privacy notice relates to personal information that identifies you as a natural person (whether you are an actual or potential customer, an individual who browses our website or an individual outside our organisation with whom we interact). We refer to this information throughout this privacy notice as personal data or personal information and further detail of what this includes are set out in this privacy notice below.

The privacy and security of your personal information is very important to us so we want to assure you that your information will be properly managed and protected by us at all times. Please read this privacy notice carefully as it explains how we may collect and use your personal data.

This privacy notice may vary from time to time so please check it regularly. This privacy notice was last updated on 01/06/2020.

How to contact us (Controller and contact details)

For the purposes of relevant data protection legislation, we are a controller of your personal data. As a controller we use (or process) the personal data we hold about you in accordance with this privacy notice.

If you need to contact us in connection with the use or processing of your personal data, then you can do so via info@imginsurance.co.uk

What Information we hold about you and where we obtain this from

The personal data that we collect about you may include the following information:

- Personal data you provide to us in person, via our website or by telephone
- Personal data you provide when you enquire about insurance, or when you purchase a policy, through us, including information about what and/or who you want to insure, such as vehicle details, business activities, your home or travel details
- General information about you, such as your name, address, contact details and date of birth
- Personal data you provide if you subscribe to any of our mailing or newsletter services
- Your claims and credit history
- Financial details, such as your bank account and card details
- Criminal convictions
- Information about your use of our website such as your IP address, which is a unique number identifying your computer, including personal data gathered using cookies

In addition, we may obtain certain special categories of your data (special categories of data) and data about criminal convictions, and this privacy notice specifically sets out how we may process these types of personal data. The special categories of data are data concerning health.

We collect your personal data from you as a controller when we obtain quotations for insurance for you, when we set up your policy for you and when we make changes to your policy for you. This may also involve the collection of data from or about others who are associated with you and your insurance policy such as other persons insured on your policies or your employees or representatives. By giving us information about someone else for the purpose of arranging insurance for them under your policy such as named driver, employee or travel companion etc. you confirm that you have their permission to do so and that you have shared this privacy notice with them.

By asking us to arrange a contract of insurance for you where this involves passing information to us relating to children, you confirm to us that in doing so you are the responsible guardian of the child.

We also collect information from publicly available sources and third party databases made available to the insurance industry for the purposes of reducing fraud and financial crime as well as any other third party databases where your personal data may be held, provided such third parties have lawful bases on which to share such personal data with us.

How we use your personal data and the lawful basis for doing so

Where we are relying on a basis other than consent

we may rely on one or more of the following legal bases when processing your personal data for the following purposes

Purposes for which we process your personal data	The basis on which we can do this (this is what the law allows)
In order to perform our contractual obligations to you. This would include our fulfilling your requests for insurance services (including obtaining insurance for you, fulfilling requests for mid-term adjustments and obtaining renewals)	The processing is necessary in connection with any contract that you may enter into with us
To administer your account, including financial transactions for insurance broking	The processing is necessary in connection with any contract that you may enter into with us
To assist in the prevention and reduction of fraud and other financial crime	The processing is necessary for us to comply with the law and our legal requirements
In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded	The processing is necessary to pursue our legitimate interest in the management and operation of our business
To let you know about similar products and services that may be of interest to you	The processing is necessary to pursue our legitimate interest in operating our business

Special categories of data and criminal convictions

We may also need to collect special categories of data from you, such as information about health, in order to perform our contractual obligations to you. The lawful basis on which we can do this is that the processing is necessary for reasons of substantial public interest relating to insurance. We may also collect information on criminal convictions which we may share with third parties. The lawful basis on which we can do this is that the processing is necessary for reasons of substantial public interest relating to insurance.

Insurance purposes mean (a) advising on, arranging, underwriting or administering an insurance contract (b) administering a claim under an insurance contract or (c) exercising a right or complying with an obligation, arising in connection with an insurance contract, including a right or obligation arising under an enactment or a rule of law.

Who we pass your personal data to

We may need to pass your personal data to other companies which may include:

- Other companies or brands within our group of companies, for example if we are unable to provide a suitable insurance policy on request or at renewal we will check if any of our associated group companies can provide you with suitable cover
- The insurers, intermediaries and third party service providers that we use for the purpose of arranging and administering your insurance policy. This may also include risk management assessors, uninsured loss recovery agencies, premium finance providers and other third parties involved (directly or indirectly) in the administration of your insurance and its associated benefits
- Firms that provide administration and processing services to us or on our behalf under contract in order to complete activities such as claims handling, IT systems and administrative services and other activities set out in this privacy notice, as well as support activities such as finance and auditing services
- Organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies
- Other organisations where we have a duty to or are permitted to disclose your personal information by law, for example if we received a valid request from the police or other third party organisation in the interest of preventing and detecting crime
- Fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
- Credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products
- Third parties we use to recover money you may owe us or to whom we may sell your debt
- Another company, if our business or part of it is bought or taken over by that company to make sure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over

The information you share with us may be transferred by us or any of the types of firms or organisations we have noted above, to other countries in order for processing to take place, including locations outside of the UK and the European Union. We will only do so if there are adequate levels of protection in place as required by applicable data protection laws.

Accessing our website and cookies

When you visit one of our websites we may collect information from you, such as your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit. We may use third parties to collate IP addresses to help us understand our Internet traffic data and data regarding your browser type and computer. We may also use web usage information to create statistical data regarding the use of our website. We may then use or disclose that statistical data to others for marketing and strategic development purposes, but no individuals will be identified in such statistical data.

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer, mobile phone or tablet depending on the device used to access our website. A pixel tag is an invisible tag placed on certain pages of our website, but not on your computer. Pixel tags usually work together with cookies to help us to give you a more tailored service. We may also use cookies and pixel tags in our email communication to personalise the email and track whether the email has been opened and whether the recipient has used any website links contained in the email communication. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found at <http://allaboutcookies.org>.

Internet browsers normally accept cookies by default, although it's possible to set a browser to reject cookies. However, refusing to accept cookies may restrict your use of our website and/or delay or affect the way in which our website operates. You can find more information on cookies when you visit our website.

The open nature of the internet is such that data may flow over networks without security measures and may be accessed and used by people other than those for whom the data is intended. While this is outside of our control, we do take the protection of your information very seriously and aim to apply appropriate levels of security at all times.

Closed circuit television (CCTV)

Where CCTV is used, we have identified and documented the potential impact on individuals' privacy and have taken this into account when installing and operating the CCTV system. We regularly review whether CCTV is still the best security solution.

We will clearly inform individuals of our use of CCTV and we only retain recorded CCTV images for long enough to allow for any incident to come to light (e.g. for a theft to be noticed) and to investigate it. We will respond to individuals or organisations making requests for copies of their images on our CCTV footage and will seek prompt advice from the Information Commissioner where there is any uncertainty. We securely store CCTV images, limit access to authorised individuals and regularly check that the CCTV system is working correctly. We have a nominated individual who is responsible for the operation of the CCTV system.

Your Rights

We will only store your data for as long as is necessary to comply with the requirements of your insurance contract(s) and any legal obligations or lawful processing conditions that may exist as a result. You have a number of rights concerning the personal information we use, which you may ask us to observe. In some cases even when you make a request concerning your personal information, we may not be required, or be able to carry out your request as this may result in us not being able to fulfil our legal and regulatory obligations under the lawful processing conditions under which we hold your data or because there is a minimum statutory period of time for which we have to keep your information. If this is the case, we'll let you know our reasons.

You can ask us to:

Provide a copy of your personal information
Correct or delete unnecessary or inaccurate personal information
Restrict or to object to the use of your personal information at any time
Object to any automated decision, including profiling which may have been used by insurers when underwriting your quotation. Where an automated decision has been made we will advise you of this and of your rights
Provide your personal data in a structured, commonly used and machine-readable format and to have your personal data transferred to another controller. This right only applies where our processing of your personal data is automated and the processing took place initially with your consent or for the performance of a contract with you
Where we rely on your consent to use your personal information, you can withdraw that consent at any time. Where your consent is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you don't want us to contact you again

If you have any questions or concerns about this privacy notice or your data protection rights please contact us using our details set out at the beginning of this privacy notice.

You also have the right to make an enquiry or to complain to the Information Commissioner's Office (ICO) if you are unhappy with our use of your data, or if you think we have breached a legal requirement. Further details about the ICO are available at: www.ico.org.uk.

How we contact you about other products and services

We may from time to time process your personal data to let you know about similar products and services that may be of interest to you. This is because we value your custom and we pride ourselves in offering professional and tailored advice which meets your specific insurance needs. This includes keeping you informed on

the latest insurance and industry information and details of any offers or promotions relating to the insurance services we provide to you. Our lawful basis for processing your personal data in this way is as is necessary to pursue the legitimate interests of our business, unless we have otherwise obtained your consent to do so. We may contact you by post, telephone or e-mail. You will be given the option to stop receiving any communications from us in this regard at any time however please note that this will not affect us contacting you about the servicing of products that you have specifically requested from us.