

Definitions:

In this Terms of Business Agreement "we", "us" and "our" means Harrison Beaumont Insurance Services Limited and are registered in England and Wales No. 4582221. Registered Office: Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL. Harrison Beaumont Insurance Services Limited's correspondence address is 15 Thorney Leys Business Park, Witney, OXON, OX28 4GG.

Our Regulator: Harrison Beaumont Insurance Services Limited is authorised and regulated by the Financial Services Authority ("FSA") for insurance broking and mediation activities. Our registration number is 303968. You can check this by calling the FSA Consumer Help line on 0845 606 1234.

Your agreement to these terms: In signing a proposal form or otherwise seeking insurance through us, you agree to the terms set out in this agreement

About our service: You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We only offer insurances from a limited number of insurance providers for our Holiday homes, Buildings & Contents, Travel, Commercial and Personal Accident products. You are entitled to request a list of the companies from which we have selected the products. If you would like further information about any of our products, please do not hesitate to contact us.

From time to time we at Harrison Beaumont Insurance Services Limited may decide to change the insurer for any of the insurance products we offer. In such circumstances we will write to you no less than 14 days before your current insurance expires with details of the new proposed insurer and any other changes to the insurance.

Fees: A fee of £20 may be charged for mid term adjustments, request for duplicate documentation, cancellation or where cover has commenced. A fee of up to £25 may be charged in relation to new business and renewed policies. Commercial fees will vary but will be advised before conclusion of the contract. There is also a non-refundable £2 charge for payments made by either credit or debit card. The fees we charge may change from time to time.

Validity Period: Our quotations are valid for thirty days or until the date you request cover to start, whichever is sooner.

Claims: We do not process claims for your insurance company, however we act on behalf of your insurance company when you first tell us about a claim. When you tell us about a claim we need to take your name, address, policy number and enough detail about the claim so that your insurance company can best decide how to proceed.

Your Responsibilities: You are responsible for telling us about all material facts that form the basis of your insurance policy. Material facts are those that your insurance company would regard as likely to influence the assessment and acceptance of your insurance. If you are unsure what facts are material, you should tell us and we will give you further guidance.

Failure to tell us information relevant to your application for insurance may mean that your insurance could be invalidated and any claim not met by the insurer. You do not need to tell us about convictions that are regarded as "spent under the Rehabilitation of Offenders Act 1974".

If you have already bought insurance from us you should read all the enclosed documents. You should make sure the documents are accurate and contact us if the document contains any errors. If your policy does not meet your needs or you do not understand it please inform us immediately.

You must tell us as soon as possible about any changes which could affect your insurance. If you do not do this we will assume that the information we hold about you is correct.

Client Money: Where we act on insurers' behalf we shall hold money as insurer money ("Insurer Money"). Premiums received by us will be treated as having been received by insurers whereas claims payments and/or premium refunds will only be treated as having been received by you when they are actually paid to you. We may co-mingle Insurer Money with Client Money where permitted by the FSA to do so.

Governing Law and Jurisdiction: All quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales unless your policy document states otherwise.

Contracts (Rights of Third Parties) Act 1999: Your instruction to us to set up an insurance policy on your behalf forms a contract between you and your insurer. This insurance does not give rights to any person other than you unless your policy document states otherwise.

Language: During the term of any insurance policy we arrange for you we will communicate with you in English

Consumer Credit: If you have chosen to pay your insurance premium by direct debit, and default in payment of any instalments due, we or our nominated credit provider, Close Premium Finance, will give you seven days' notice at your last known address. If you do not meet the terms of this notice we or your insurer will have the option to cancel your policy. If a claim has been made the full annual premium may be payable. You must then pay any unpaid balance to us immediately. Provided that no claims have been made, the sum due from you to us will be calculated in accordance with the details provided in your Policy Booklet for the time your policy was in force. If you have made an overpayment this will then be refunded.

Should you default in your credit agreement we or our nominated credit provider, Close Premium Finance reserve the right to apply a £20 administration charge independent of any other charges imposed by the insurer.

Personal Data Statement: We may hold any personal information you give to us in relation to your request for insurance cover. We may use this information to make decisions concerning your insurance application. Your information may also be used to service any insurance cover, which may be arranged or to administer claims. For these purposes information may be passed to insurers, loss adjusters and reinsurers and may involve the transfer of your information to countries that do not have data protection laws. We may need to make and keep photocopies of any documents that you may give us.

Under data protection legislation, you can ask in writing for a copy of certain personal records held about you. A charge may be made for this service.

You have agreed to provide us with sensitive data (such as details of medical conditions and convictions), which was necessary to process your insurance application. Any sensitive information you provide about another insured person will be processed by us on the basis that you gave us this information with their explicit consent and as an agent of the insured person.

www.harrison-beaumont.com

If you buy a policy from us:

We will keep the information you provide to us secure and private. Please note that we will only cancel your policy or change your address on your instruction. No-one else can do this on your behalf.

Passing on your Information: We may share information with selected third parties in order to prevent fraudulent claims and for them to assess whether they wish to offer insurance.

We may share your information with the Financial Services Authority and the Financial Ombudsman Service.

Your information may be shared with the Claims and Underwriting Exchange Register to help prevent claims fraud and the misrepresentation of claims histories to keep down premiums for honest policyholders. In dealing with your application for insurance, the register may be searched. (For Household/ Kit and Contents only)

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Use for Marketing Purposes: We may use, analyse and assess information held about you to give you information about other products and services offered by us and selected third parties, which we think may interest you. We may use e-mail, telephone, post or other means to do this.

If you do not want us to use your information for marketing purposes please call us **0844 875 3506**.

Voicing your concerns:

In the event that you are not happy with any aspect of our service, we will aim to resolve the issue as quickly as possible.

Step 1: Let your usual point of contact know:

We need to know the nature of your complaint and how you think the problem should be resolved. You can do this by:

Telephoning us using the number shown on any of our letters

Writing to our Customer Service Department, 15 Thorney Leys Business Park, Witney, OX28 4GG.

We will try to resolve your complaint by the end of the next business day. If we're unable to do this, we will write to you within five working days to either:

Tell you what we've done to resolve the problem or:

Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We always aim to resolve your complaint at this stage. However, if for any reason you remain dissatisfied you should escalate the matter as outlined below.

Step 2: Escalation to our Director:

You can do this by:

Asking the consultant who raised the complaint on your behalf to do this for you or write to Mr R Proudman, Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL.

We will always aim to resolve your complaint within four weeks of its receipt. If we are unable to do this we will give you a 'holding response' that gives reasons for the further delay and indicates when we will be able to provide a final response.

Step 3: Contact the Financial Ombudsman Service

You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our 'final response', or if we have not issued our 'final response' within eight weeks from you first raising the complaint. You can contact the Financial Ombudsman Service at the address shown below; however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR

Compensation: Harrison Beaumont Insurance Services Limited is covered by The Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Harrison Beaumont Insurances Services cannot meet its obligations. This will depend on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.