

Dr Mohammad Ali Dowlatshahy
 Mohammad Ali Dowlatshahy t/as Aesthetics UK
 7 Amber Croft
 Inkersall
 Chesterfield
 Derbyshire
 S43 3RS
 Our ref: 35085058

26 April 2022

Dear Mohammad Ali,

Thank you for choosing Insync to arrange your business insurance for the past 12 months.

I am pleased to enclose our formal renewal quotation for your Medical Malpractice policy which falls due for renewal on **18/05/2022**.

PREMIUM SUMMARY

Policy	Insurer	Annual Premium (inc. 12% IPT)	Admin Fee	Total
Professional Indemnity, Medical Malpractice (Treatment Risks) and Public Liability	Beazley	£504.00	£80.00	£584.00
Optional Covers Total				0.00
TOTAL PREMIUM DUE				£584.00

OPTIONAL COVERS

Cover	Aggregate Limit	Insurer	Annual Premium (inc. 12% IPT)	Selected (YES/NO)
Legal Expenses	£100,000	ARAG	£56.00	NO
Excess Protection	£500	Sparta	£70.00	NO

WHAT TO DO NOW?

The good news is you do not need to do anything. We currently hold a card on our files for you and we will look to debit this card with the full renewal premium (up to 2 business days before your renewal date) to ensure that cover remains in force. If you would like to use a different card or payment method, please contact me on **01200309516**.

PLEASE NOTE – the policy will not renew including the optional covers. If you would like to include or discuss any of these, please contact me a call.

ALTERNATIVE WAY TO PAY

- By monthly instalments through our finance provider Close Brother Premium Finance* – Close Brothers will collect the balance of premium by 10 monthly direct debit payments (the balance is subject to a 9.95% credit charge, or a minimum charge of £15.00 whichever is the greater);
- In full by BACS

Bank Name	BARCLAYS BANK PLC
Sort Code	201139
Account Number	03428842
Reference	Our ref: at the top of this letter

*Only available on premiums above £150. Close Brother Premium Finance do charge a default fee of £30.00 if you fail to make the minimum monthly payment and a cancellation fee of £30.00 may also be charged if the credit agreement is cancelled at any time during the policy period.

IMPORTANT NOTES

This is a “claims made” policy and will only respond to claims made during the period of insurance; please refer to the Important Information for Policyholders for more details.

Information about your obligations to us and our responsibilities to you are enclosed in our **Customer Engagement Document**. We would urge you to read this and if unsure on any aspect, please discuss with us to ensure your ongoing cover is not adversely affected.

You currently receive your insurance documentation by email. Please note that this documentation can be provided to you in other formats including via post. Should you wish to receive your insurance documents in a different format, please let us know.

INSYNC BENEFITS

As an Insync policyholder you also qualify for FREE access to our benefits site for another year, Insync Benefits; providing our clients with savings and discounts on a wide range of business and leisure items such as travel, cinema tickets and sportswear from a host of top high street and brand retailers. You will receive your personal access code shortly via email and text however if you are already signed-up to Insync Benefits please ignore these.

Lastly, please can I ask that you read through your policy documents carefully to ensure that cover still meets with your requirements. If anything is incorrect or has changed, or if you have any questions or queries regarding your cover, please do not hesitate to contact me.

Yours sincerely,

Jake Hector |

T. 01200309516

E. renewals@insyncinsurance.co.uk

OUR CAPACITY AND SERVICES

THE CAPACITY IN WHICH INSYNC IS ACTING

Insync usually acts as your agent in its capacity as an insurance intermediary. Because of this we are subject to the law of agency, which sets out our duty of care to you. In some circumstances, we may act for and have a duty of care to insurers. The following table sets out these circumstances, so you can see any possible conflicts of interest.

	Sourcing a suitable policy – when we get quotes for you		Placing the insurance – when we arrange for your cover to begin		In the event of a claim	
	We act as your agent	We act as agent of the insurer	We act as your agent	We act as agent of the insurer	We act as your agent	We act as agent of the insurer
Professional Liability Insurance (inc. Treatment Risk) & Public Liability Insurance	✓		✓		✓	

HOW WE MADE OUR SELECTION

Policy	Market Selection				
	Fair analysis	Limited number of insurers	Single insurer	Other intermediary	Delegated authority
Professional Liability Insurance (inc. Treatment Risk) & Public Liability Insurance			✓		

WHAT WE MEAN BY:

- **Fair analysis:** we have carried out a ‘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 an appropriate policy for you.
- **Limited number of insurers:** our search for a product to meet your requirements has involved a limited number of insurers. We are happy to discuss with you the scope and outcome of our search. You can ask us at any time for a list of the insurers we may, and do, use.
- **Single insurer:** we have chosen to approach one insurer for this specific type of insurance. You can ask us at any time for a list of the insurers we may, and do, use.
- **Other intermediary:** to access the insurance product that best suits your needs, we will use another intermediary to place your business.
- **Delegated authority:** the terms for your policy have been provided using an authority delegated to us by an insurer.

STATEMENT OF DEMANDS AND NEEDS

Client name: Dr Mohammad Ali Dowlatshahy - Mohammad Ali Dowlatshahy t/as Aesthetics UK

Business description: Your Profession to match the schedule

We've assessed what you need based on the information you gave us, and our recommendations are summarised below.

Your main requirements are for insurance policies that give you the following cover:

Policy type	Your main requirements
Professional Indemnity, Medical Malpractice (Treatment Risks) and Public Liability	You require a policy that provides indemnity for bodily injury or illness claims made against you due to professional errors and/or omissions arising from activities in the course of your business.
Public Liability Insurance	You require a policy that provides indemnity for your legal liabilities to the public, caused in connection with your business activities.

We recommend:

Policy type	Recommendation
Professional Indemnity, Medical Malpractice (Treatment Risks) and Public Liability	We are recommending a policy from Beazley Syndicates at Lloyd's, rated "A" (Excellent) for financial security by A.M.Best.
Public Liability Insurance	We are recommending a policy from Beazley Syndicates at Lloyd's, rated "A" (Excellent) for financial security by A.M.Best.

IMPORTANT INFORMATION FOR POLICYHOLDERS

CLAIMS MADE POLICY

Cover for Medical Malpractice and Professional Indemnity is being provided on a “claims made” basis. Claims made means your policy will only respond to claims submitted whilst the policy is active. Your cover is issued with a retroactive date, which means the policy will provide protection for any treatment provided after this date. In most instances the retroactive date will be the date cover is first taken out with us. However, if you transfer your insurance to us from another provider and have previously been covered by a claims made policy, we can normally confirm a retroactive date back to when you first took out this type of cover.

It is important to note that if, in the future, you look to cancel your policy, you will have no protection for any claims reported from the date of cancellation, even if the work/procedure was undertaken prior to this date.

However, “Run off cover” can usually be arranged for the period you were on a claims made policy subject to payment of an agreed premium to insurers.

RUN OFF COVER (EXTENDED REPORTING PERIOD)

Once cover under your claims made policy has ended, no further claims can be made unless you have arranged run off cover. Run off cover continues to provide protection after you have ceased to practice in case any claims arise from treatment you previously provided. We can provide run off cover on an annually renewable basis with a reducing scale of premium payment (subject to satisfactory claims experience).

WARRANTIES & CONDITIONS

A warranty is effectively an agreement which you have made relating to an action, or fact, that you have undertaken (or agree to undertake) as part of the policy. For example, “It is warranted that you will keep your property in a good state of repair....”.

Conditions under a policy operate in a similar way to a warranty and generally create a responsibility, or requirement, that certain actions need to be met (or adhered to) for policy cover to operate. For example, some treatments / activities will carry specific conditions.

Please review your policy schedule and wording carefully to ensure you are fully aware (and can comply) with any applicable warranties and conditions.

EXCESSES

An excess is the first element of any claim for which you are responsible. The applicable excess for each section of your policy will be shown on your policy schedule.

INDEMNITY SUMS INSURED

In terms of selecting your medical malpractice and professional indemnity limits, we also advise to choose the highest limit you can afford. Claims awards and legal defence costs continue to rise, it is always best to err on the side of caution to ensure you have adequate cover in place.

CLAIMS NOTIFICATIONS

In the event of a claim you must notify us as soon as possible, or, at the latest, within 21 days of first becoming aware of any complaint or circumstance that may give rise to a claim. If you are unsure whether a complaint may lead to a claim, you should notify us anyway. Failure to report incidents within the 21-day reporting period may lead to a claim being refused. This means you will be liable for all legal costs and compensation costs that may be awarded against you by the courts.

You should never admit liability, nor enter into any arrangement with a claimant, as this can compromise a claim and leave you in breach of the policy Claims Conditions.

If you have any questions on the above, please do speak to one of our team.

CUSTOMER ENGAGEMENT DOCUMENT

Insync Insurance Solutions Limited
9 Albany Park, Cabot Lane, Poole, Dorset, BH17 7BX
t. 0330 124 0730
e. hello@insyncinsurance.co.uk

ACCEPTING OUR TERMS OF BUSINESS

Please read this document carefully. It sets out the terms and conditions on which we agree to act for you and contains details of our respective responsibilities. By asking us to quote for, arrange or handle your insurance, you are providing your informed agreement to these Terms of Business. This document will supersede any Terms of Business previously in force. Please contact us immediately if there is anything in these Terms of Business which you do not understand or with which you disagree.

References to “We” and “Us” means Insync Insurance Solutions Ltd and our trading names, Red Guru Underwriting, Cover My Tools, Dropcover, Mobiru, Salon Safe, Tattoo Safe, Vape Safe, RK Shipman and Paul Baker Insurance Services. References to “you” means the insured and/or their appointed agent.

THE FINANCIAL CONDUCT AUTHORITY

Insync Insurance Solutions Ltd is authorised and regulated by the Financial Conduct Authority with FCA Register number FRN 766691

We are an Insurance Intermediary, and our permitted business is arranging, advising, dealing as agent, making arrangements, and assisting in the administration and performance of general insurance contracts and pure protection contracts. We are also authorised to undertake the following consumer credit activities: Credit Broking; Debt Administration; Debt Collecting. You can check this on the FCA’s register by visiting the FCA website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

OUR SERVICE

We offer a wide range of insurance products and have access to numerous insurers in the marketplace. When we arrange your insurance, we’ll inform you of the nature of the service we provide. This will be one of the following:

- (a) a personal recommendation to buy a policy (or policies), on the basis of a fair and personal analysis of the market
- (b) a personal recommendation to buy a policy (or policies) we select from one or more insurance undertakings (not on the basis of a fair and personal analysis of the market) in which case we will provide the names of those insurance undertakings
- (c) information only about a policy from one or more insurance undertakings without giving you advice or a personal recommendation, in which case we will provide the names of those insurance undertakings

We are not under a contractual obligation to conduct insurance distribution exclusively with any insurers.

Unless we tell you otherwise, we act on your behalf in sourcing and placing and administering your insurance and in the event of claims.

Where we act on behalf of the insurer under a delegated authority agreement whereby, we are able to quote or issue policy documentation or settle claims or handle complaints on their behalf we will let you know in writing.

If we use the services of another intermediary to place your insurance, we will advise you of the name of the intermediary we used and the name of the ultimate insurer.

Requests for cover or changes to your insurance are not effective until they are confirmed by us.

CONFLICTS OF INTEREST

We are part of the Global Risk Partners Limited group (GRP Group) which comprises a number of insurance intermediaries. You can find details of these at www.grpgroup.co.uk. We may sometimes approach other GRP group companies to provide quotes and may recommend their products if they are assessed to meet your needs. We will tell you if this is the case. All GRP Group firms involved in a placement may be remunerated.

No firms within the GRP Group have any direct or indirect shareholdings in any insurers.

It is our aim to avoid any potential or actual conflicts of interest in our dealing with you, if a conflict does arise, we will advise you of this in writing. This agreement will not prevent us from acting for other clients who may be competitors of yours. In the event that we identify such a conflict of interest in our providing any services to you we will notify you as soon as reasonably practicable and where we are able to do so, agree how to continue to provide the services.

Nothing in this agreement overrides or discharges our duty to place your interests before all other considerations nor shall this agreement override any legal or regulatory requirements which may apply to us prevailing from time to time regarding your insurance or reinsurance business or the handling of claims.

COMPLAINTS

It is our policy to promote the highest standard of service for our clients. We endeavour to ensure that all complaints are resolved satisfactorily and in a timely manner. If you have a complaint about our services, you may contact the member of our staff with whom you normally deal. Alternatively, please contact us at the address below:

Quality and Conduct Manager, Insync Insurance Solution, Unit 9 Albany Park, Cabot Lane, Poole BH17 7BX Tel: 01202 647483 Email: ben.white@insyncinsurance.co.uk

You may make your complaint either orally or in writing. We will acknowledge receipt of your complaint promptly in writing and give you our response at the time if we can. If following receipt of our final response or after eight weeks if we have not yet provided you with our final response, if you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service (FOS) at Exchange Tower, London. E14 9SR Tel: 0800 023 4567. Further information is available on their website (www.financial-ombudsman.org.uk).

Who is an Eligible Complainant?

- Any private individual

- A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
- A small business which has an annual turnover of less than £6.5 million and employs fewer than 50 employees or has a balance sheet total of less than £5 million
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business

If your policy is placed with a Lloyd's Syndicate and you wish to ask Lloyd's to investigate your complaint you may do so by contacting: Complaints Team at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN; complaints@lloyds.com; 020 7327 5693; www.lloyds.com/complaints

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Insurance advising and arranging is covered by the FSCS for 100% of your claim if it relates to compulsory insurance. For other cases, it is covered for 90% of the claim, with no upper limit. The FSCS does not cover reinsurance, marine, aviation or transport business or credit insurance.

Further information about compensation scheme arrangements is available from the FSCS, via their website, www.fscs.org.uk or calling them on 0800 678 1100.

OUR REMUNERATION

Payment for our services is by way of any one or a combination of the following:

- Commission from the insurer which is expressed as a percentage of the annual premium you pay. Commission will be taken by us on receipt of cleared funds from you or when the insurer has received the cleared funds from us depending on the arrangement in place with each insurer.
- An administration fee when taking out a policy with us, on mid-term adjustments and policy cancellations. Where we charge administration fees full details will be advised to you prior to inception of your policy.
- Other fees in place of, or in addition to, the commission we earn from insurers. We will advise you of any such fees before you take the policy out or before any mid-term adjustments.

Additionally, we also receive remuneration in certain circumstances as set out below:

- The GRP Group may receive a payment from certain insurers based on meeting agreed criteria across the GRP Group. We may receive a proportion of any such payment.
- If the type of policy We sell and / or our overall account with the insurer reaches specific profit targets we may receive an additional payment from the insurer.
- The GRP Group may sometimes be paid Fees for Services. This is a payment made by an insurer in return for the provision of services over and above those covered by the commission paid.
- The GRP Group may sometimes be paid Insurance Service Brokerage (ISB). This is a payment made by an insurer in return for the provision of services to support the development and administration of the insurer's insurance business where no commission is paid.

- Where you pay your premiums by monthly instalments, we receive a payment from the finance provider for introducing you, which is usually a percentage of the amount financed. Whilst we may recommend a provider to you, you remain free to make your own choice of premium finance provider.
- Where you purchase non-insurance products from us, we may earn a fee from the supplier which is usually a percentage of the purchase price.
- Where you agree to utilise the services of a third party provider (e.g. replacement vehicle) we may earn a fee from that provider

You can ask us at any time for full details of the income earned by us in handling your insurance.

CREDIT SEARCHES

Credit searches may be undertaken in connection with the provision of your insurance for example by Insurers when providing a quote and premium finance providers when seeking payment via direct debit. Any such credit search will appear on your credit report whether or not you take out or renew a contract with them.

HANDLING MONEY – STATUTORY TRUST

Client money is money of any currency that we receive and hold on behalf of our clients in the course of carrying on business as an insurance intermediary, or money that we treat as client money in accordance with the FCA Client Money Rules. We may also hold premiums, premium refunds and claims as agent of the insurance undertaking, in which case any money received by us is deemed to have been received by the insurance undertaking.

We hold client money in a statutory trust. We will retain any interest earned on the client money we hold.

We will take any commission owed to us upon receipt of the premium.

We may transfer client money to another person, such as another broker or settlement agent for the purpose of effecting a transaction on your behalf through that person. If the third party is outside the UK, the legal and regulatory regime may differ, and you may notify us if you do want your money passed to person in a particular territory. We may also as part of a transfer of business or other group reorganisation transfer client money to another broker in the GRP Group so to ensure the most appropriate arrangements for your client money. We will only make such a transfer where the other company in the GRP Group has an equally robust client money environment. At the point of transfer of the client money environment, the fiduciary duties relating to client money will also pass to the other company in the GRP group. By paying your premiums you are agreeing to us holding client money in the above manner.

We act as agent of insurers in collecting premiums from you and handling refunds that may be due to you. Once held by us, such monies are deemed to have been received by the insurer with which your insurance is arranged.

In the event that your policy is arranged with an insurer where we do not act as agent in collecting premiums, we will ask you to pay the premium directly to the insurer.

PAYMENT OF PREMIUMS

You must pay your premiums on or prior to inception of the policy or within the timescale specified in the debit note we send you. Failure to pay premiums by the date specified may lead to cancellation of your insurances by insurers. In addition, where a premium payment warranty applies failure to pay the premiums in accordance with the warranty will result in the automatic suspension of your policies until payment is made even if the

insurer chooses not to issue notice of cancellation of your insurances. The insurer will not be liable for any loss suffered during any period of suspension.

You may be able to spread your payment using a premium finance scheme through the relevant insurer or we can introduce you to a third-party premium finance provider. Please note that credit is subject to status and is not guaranteed. A variable charge may apply for this, and details will be provided before you make a decision to proceed with cover. You should refer to your credit agreement for full conditions, charges, and consequences of default.

We will always contact you in good time before renewal to provide renewal terms. It is important that if you do not wish to renew that you inform us as soon as possible. When the payment for the contract you have undertaken is by instalments (e.g., by direct debit), some policies may be renewed automatically if you have not contacted us to confirm that you no longer require such insurance.

MARKET SECURITY

We check the financial strength ratings of the insurers with whom we place your business using specialist rating agencies. We do not assess or guarantee the solvency of any insurer at any time during the contract period. If an insurer who has granted risk transfer to us becomes insolvent, any related premiums we hold for that insurer are deemed to have been paid to them and will not be returnable to you. In the event of any insurer's insolvency, you may still have a liability to pay the premium. We do not accept any liability for any unpaid amounts in respect of claims or return premiums due to you from a participating insurer who becomes insolvent or delays settlement. You will also additionally have the responsibility for payment of premiums if you require replacement security.

FINANCIAL CRIME

We may ask you for evidence of your identity at the start of our business relationship. In the absence of such evidence, we may be unable to act for you. This is to help us to meet our obligations under anti-money laundering regulations. We observe sanctions legislation in the territories in which we operate. We will use information about you and others named on your policy to check information against UK and other sanction lists. We comply with all applicable laws, regulations, codes, and sanctions relating to anti-bribery and anti-corruption including but not limited to the Bribery Act 2010 and shall not engage in any activity, practice, or conduct which would constitute an offence.

YOUR RESPONSIBILITIES

It is your responsibility to ensure that any proposal forms or any other applications that we complete on your behalf are accurate and complete. You must also review confirmation of cover/policy documents supplied by us to you to ensure that they accurately reflect your requirements. If we have provided your documents electronically you can ask us for a paper copy. Particular attention should be paid to policy conditions, claims conditions and/or warranties (if applicable) as failure to comply may reduce or invalidate your cover. Should there be any discrepancies, you must notify us immediately.

It is your responsibility to ensure that all sums insured, and policy limits are adequate. Whilst we seek to assist in establishing and maintaining insured values and indemnity limits, we cannot accept responsibility for their accuracy.

DUTY OF DISCLOSURE - CONSUMERS

If you are a consumer insured (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business, or profession) you have a duty to take reasonable care to answer the insurer's questions fully and accurately and to ensure that any information that you volunteer is not misleading.

This duty exists before your cover is placed, when it is renewed and any time that it is varied, and your policy wording may provide that it continues for the duration of the policy. If you do not do this, your insurer may be able to impose different terms on your cover, may charge you a higher premium or, in some circumstances, may be able to avoid your policy from inception and any claims under it would not be paid.

FAIR PRESENTATION - COMMERCIAL CUSTOMERS

If you are a business insured (i.e., an insured who has bought insurance wholly or mainly for purposes related to their trade, business, or profession) the business has a duty to make a fair presentation of the risk to the insurer. This entails disclosing to the insurer every material circumstance which you know or ought to know. You should conduct a reasonable search to ascertain all material facts within your organisation, making enquiries of senior management and other relevant individuals where necessary.

You must make accessible to us members of your senior management (or the most appropriate persons) to provide accurate, complete, and timely information to enable us to fulfil our obligations to make a fair presentation of your risk to insurers.

The disclosure should be made in a clear and accessible way.

This duty to make a fair presentation applies before your cover is placed, when it is renewed and any time that it is varied. Your policy wording may also provide that this duty continues for the duration of the policy.

A circumstance is material if it would influence an insurer's judgment in determining whether to accept the risk, or the terms of the insurance (including premium). If you are in any doubt whether a circumstance is material, we recommend that it should be disclosed.

Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or proportionately reduce the amount of any claim payable. In some circumstances an insurer will be entitled to avoid the policy from inception and in this event any claims under the policy would not be paid.

FAILURE TO DISCLOSE A MATERIAL FACT

Insurers have differing remedies depending upon the nature of the non-disclosure and what would have happened had you fairly presented the risk:

Deliberate or reckless presentation of the risk: Insurers are entitled to avoid the policy and retain all premiums

Failure to present the risk fairly but this was not deliberate or reckless: This depends on how the insurers would have dealt with the policy had the risk been fairly presented. If they can demonstrate that they would have not provided the policy, they are entitled to avoid the policy and no claims would be payable. You would be entitled to a refund of the premium. If insurers would have provided the policy but on different terms, those terms will be applied to the policy from inception. If insurers would have provided the policy and charged an increased premium, claim settlements could be reduced by the proportion of the increased premium.

WARRANTIES AND CONDITIONS PRECEDENT

A warranty is a term in an insurance contract which must be strictly complied with. In the event that a warranty is breached, the insurer's liability may be suspended until the breach is rectified. Cover is reinstated once the breach is rectified, however, insurers may have no liability to pay losses occurring or attributable to something happening during any such period of suspension.

Where a warranty or other term has been breached insurers may still be liable to pay claims occurring during the breach period, provided the insured can prove that the breach did not increase the risk of the loss which actually occurred, and the provision breached does not define the risk as a whole.

Please also take particular note of any conditions precedent that appear in the policy. If a condition precedent to the validity of the policy or to the commencement of the risk is not complied with, the insurer will not come on risk. If a condition precedent to the Insurer's liability under this policy is not complied with, the insurer may not be liable for the loss in question. A condition precedent may exist in the policy using other terminology and without reference to the words 'conditions precedent'.

It is very important that you read the full policy carefully and, if you are unsure of, or are unable to comply with, any provisions, please contact us immediately.

FRAUD

Insurers will be entitled to terminate the policy from the date of the fraudulent claim or act but must still cover claims arising from incidents occurring before the fraudulent act.

CONTRACTING OUT

Insurers may contract out of certain clauses of the Insurance Act 2015 (other than basis of contract clauses). We will advise you where they have contracted out of any clauses.

USE OF PERSONAL DATA

We are committed to protecting your personal information. We will use personal information about you fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in our Privacy Notice at www.insyncinsurance.co.uk which specifies the information we may collect on you and from whom, how and why we use this information, how we may share (including with other companies in the GRP group) and disclose the information and the retention of your data. In some instances, we may need to seek your consent before processing such data. We will always make it clear to you when and why we are seeking your consent. A hard copy of the Privacy Notice is available on request.

If you already hold a policy with us and have not chosen to opt out of e-marketing, then you will be on our e-marketing list. You can choose to opt out at any time by contacting us to update your marketing preferences. Additionally, any e-marketing that you receive from us will include a clear opt out option.

You have a number of rights (including the right of access to see personal information about you that is held in our records) and these are detailed in the Privacy Policy, but for any questions or concerns relating to the Privacy Policy or our data protection practices, or to make a subject access request, please contact us at:

Insync Insurance Solutions Ltd – Company Secretary, 7th Floor, 55 Mark Lane, London EC3R 7NE.

We are registered with the Information Commissioner's Office (ICO) – you can check this at www.ico.org.uk.

Instructions to inception or renew a policy can only be taken for the policyholder. If you wish to nominate someone to give instructions on your behalf in respect of mid-term adjustments to an existing policy – we require prior notice in writing.

For security, training and audit purposes calls to and from our offices may be recorded.

CANCELLATION/TRANSFER OF POLICIES

We will advise you whether you have the right to cancel the policy and the conditions for exercising these rights prior to conclusion of any insurance policy. Full details of cancellation rights; notice periods and premium implications can be found in your policy document. Notice of cancellation of any statutory cover for which a certificate has been delivered must be in accordance with the conditions stated in your policy document.

Where a policy is declared void by the insurer or cancelled, other than during any cooling off period, we will retain any fees and commission for the full policy period. If we cancel a policy due to non-payment, we reserve the right to recover any discounts allowed by us during the term of your policy after cancellation.

Should you transfer your policy to the control of another broker during the currency of the policy, we will retain and/or be entitled to demand any commission and/or fees charged/chargeable for the full policy period.

CLAIMS

In the event of an incident occurring which could give rise to a claim under your policy, you should notify us as soon as possible in accordance with your policy conditions. Failure to do so could prejudice your insurer's position and lead to the claim being repudiated or not paid in full. When we receive notification of an incident that could give rise to a claim, we will respond promptly, explain how we will handle your claim and tell you what you need to do. We will give you reasonable guidance to help you make a claim under your policy.

We reserve the right to charge a fee for our services if you cease to be our client but wish us to handle claims on your behalf and we agree to do so.

You should be aware that insurers exchange information through various databases to help check the information provided and prevent fraudulent claims, in particular, the Motor Insurers' Bureau (MIB) which hosts the Claims Underwriting Exchange (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR). CUE holds records on claims, whereas MIAFTR holds records on vehicles that have been written off.

OUR LIABILITY TO YOU

Unless we have otherwise agreed with you in writing, we shall treat your instructions to us to place or renew your insurances as acceptance of the limitation of our liability to you, and/or to any other person with an interest in your insurances. Our entire liability in contract, tort (including without limitation negligence) or otherwise will be strictly limited to £10million in respect of all aggregated claims brought by you in respect of the services provided by us, save that the following is wholly excluded:

- loss of profits;
- loss of sale or business;
- loss of agreements or contracts;
- loss of anticipated savings;
- loss of use or corruption of software, data, or information;
- loss of or damage to goodwill; and/or
- indirect or consequential loss.

Our limit of liability detailed above relates to all and any claims brought against us, save for those claims made related to the following:

- resulting from our breach of the FCA's rules; or
- resulting from our fraudulent acts or any of our acts which are deliberately contrary to our agreement with you; or

- in relation to any liability for death or personal injury resulting from our negligence; or
- in relation to any liability which cannot lawfully be excluded or limited.

GOVERNING LAW AND LANGUAGE

The relationship between us as broker and you as customer is governed by English Law. If there is a dispute which cannot be resolved under our complaint's procedure, it will only be dealt with in the courts of England and Wales.

These terms of business are supplied only in the English language and all communications for the duration of our appointment will be in the English language unless, if you are a customer in a European Economic Area state other than the United Kingdom, you require otherwise.

SEVERABILITY

If any provision of these Terms of Business is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms of Business and the remainder of the provision in question will not be affected

RIGHTS OF THIRD PARTIES

No provision of these Terms of Business will be enforceable, by virtue of the Contracts (Rights of Third Parties) Act 1999, by any person other than you or us.

TERMINATION OF THE AGREEMENT

This agreement may be terminated at any time by mutual consent or by the other party giving 14 days' notice in writing.

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OUR REMUNERATION

- We receive a commission from the insurer which is a percentage of the annual premium you pay.
- In addition, we will charge you an administration fee for each policy you take out with us including when you make a mid-term adjustment and when you cancel a policy (unless via an Insurer Binding Arrangement). Our fees are detailed below.
- We may also charge you other fees in place of, or in addition to, the commission we earn from insurers. We will advise you of any such fees before you take the policy out or before any mid-term adjustments (please see below for an explanation of these fees)
- If we introduce you to a third party premium finance provider to fund your insurance premiums, we will also receive a commission from the provider expressed as a percentage of the loan made to you in respect of the introduction.

ADMINISTRATION FEES

Consumer Customers

Annual Premium From	Annual Premium To	Administration Fee	Mid-Term Amendment/Cancellation
Zero	Unlimited	£37.50	32.50

Commercial Customers

Annual Premium From	Annual Premium To	Administration Fee - New Business & Renewals	Mid-Term Amendment/Cancellation
Zero	£100	£40	£15
£101	£150	£50	£15
£151	£500	£60	£15
£501	£750	£80	£15
£751	£5,000	£100	£15
£5,001	Unlimited	£150	£15

Commercial Customers - Where Insync act as agent of the Insurer under a Delegated Authority Arrangement

Annual Premium From	Annual Premium To	Administration Fee	Mid-Term Amendment/Cancellation
Zero	Unlimited	£50	Zero

If you would like details of how much we earn for arranging your policy, please let us know.

Additionally, we also receive remuneration in certain circumstances as set out below:

- The GRP Group may receive a payment from certain insurers based on sales or performance across all firms in the GRP Group. We may receive a proportion of any such payment. Further details are available on request.
- The GRP Group may sometimes be paid Fees for Services. This is a payment made by an insurer in return for the provision of services over and above those covered by the commission paid and is based on gross written premiums.

- The GRP Group may sometimes be paid Insurance Service Brokerage (ISB). This is a payment made by an insurer in return for the provision of services to support the development and administration of the insurer's insurance business where no commission is paid.
- Where you pay your premiums by monthly instalments, we receive a payment from the finance provider for introducing you, which is a percentage of the amount financed. Whilst we may recommend a provider to you, you remain free to make your own choice of premium finance provider.
- Where you purchase non-insurance products from us, we may earn a fee from the supplier which is usually a percentage of the purchase price.
- Where you agree to utilise the services of a third-party provider, we may earn a fee from that provider.
- Some of our staff may be paid a bonus if they hit pre-agreed sales targets.
- If the type of policy we sell and / or our overall account reaches specific profit targets we may receive an additional payment from the insurer.
- Where we undertake work on behalf of the insurer, such as issuing quotations and policy documents, we may receive an additional payment from them for the work undertaken.

2020.04.29 – ADV/F