



www.instantbusinessinsurance.co.uk

Instant Business Insurance Office	Group Head Office
Maddox House	10 Mercia Business Village
117 Edmund Street	Torwood Close
Colmore Financial District	Westwood Business Park
Birmingham B3 2HJ	Coventry CV4 8HX

Terms of Business Agreement

Version July 2017

By accepting these Terms of Business, you are giving your consent to the actions described in the following sections. For your own benefit, please read this document carefully and if you do not understand any point then please contact us for clarification.

Firm Details

Instant Business Insurance Broking is a trading style of Inman and Associates Ltd of 10, Mercia Business Village, Torwood Close, Westwood Business Park, Coventry, CV4 8HX. Inman and Associates Ltd are authorised and regulated by the Financial Conduct Authority (FCA). Our Firm's Registration Number 543324. We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FCA's Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082 from the UK.

Our Insurance Services

For policies purchased online we do not give you advice as to whether products are suitable for meeting your specific Demands and Needs; you must therefore carefully read the Policy Summary, and particularly the section on exclusions and limitations, to determine whether any product is right for you. For all other business we offer advice on and make personal recommendations after assessing your needs in respect of insurance products. Where we have not assessed your needs, we will tell you and give you enough information about a product for you to make an informed decision about its suitability. We usually select insurances from a wide range of insurers and products; where we have selected from a limited range or a single insurer and product then we will inform you in writing.

Credit Checks

Some insurers we use may undertake credit checks at the point of quotation, which will be recorded on your credit report, whether or not you proceed, and will be visible to other enquirers. This may be done at any time when we are searching the market for quotations and is used by insurers to verify identity, measure suitability for credit and protect against fraud. It also allows some insurers to offer preferential terms, lower premiums or premium finance. Data used will be from a variety of sources including credit reference agencies and other external organisations. IF YOU DO NOT AGREE TO THIS USE OF YOUR INFORMATION you need to inform us before we undertake any work for you. If we do not hear from you to the contrary, we will consider that you accept that this may occur.

T 0121 2276400 **E help@instantbusinessinsurance.co.uk** **W www.instantbusinessinsurance.co.uk**  **@easybinsure**

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Protecting your Personal Data

We are the Data Controller for data you provide to us. We need to use your data in order to arrange your insurance and associated products and for marketing purposes (please let us know if you would prefer not to receive marketing information from us). You are obliged to provide information without which we will be unable to provide a service to you. We may pass your data to other organisations, such as insurers, auditors, external consultants, credit providers, banks, financial transaction processors, crime and fraud prevention agencies and databases and regulators. We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. You can request copies of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Tel: 0303 123 113.

Your Duty to Disclose Information

Consumers. If you are a consumer and enter into a contract of insurance wholly for non-business purposes, you are under a legal duty to take reasonable care not to misrepresent information to insurers. If you misrepresent information deliberately, recklessly or carelessly respond to insurer questions then a claim under the policy may not be paid.

Commercial customers

If you are a commercial customer, entering into a contract of insurance by way of business, you have a duty of fair representation: it is your responsibility to provide information concerning all matters that you know, or ought to know after reasonable enquiry, could influence the judgment of an insurer in deciding whether to take the risk and on what terms; or sufficient information to put an insurer on notice that it needs to make further enquiries about potentially material circumstances. Any information known by your senior management, agents or representatives is deemed to be known by an insured. Where a large quantity of information is made available, those aspects affecting insurance risk must be highlighted to potential insurers. Failure to comply with the duty of fair representation could result in the non-payment of a claim and/or cancellation of your policy.

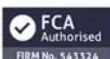
Payment Terms

Payments may be made directly to Inman & Associates Ltd or via finance agreements or you may pay insurers directly via direct debit. We will hold your money in a non-statutory trust client account until we pay your insurers. The establishment of a non-statutory trust follows FCA rules to protect client money held by authorised intermediaries. Under these rules we are permitted to use monies temporarily held to advance credit to any other clients generally. Any interest payments on this account remain ours. A copy of the trust deed is available on request. Failure to maintain payments may result in cancellation of your policy.

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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 days of either conclusion of the contract or receiving your policy documentation, whichever occurs later and receive a full refund provided no claim has been made. Otherwise, where you cancel a policy before renewal you may be responsible for paying a charge to meet the cost of cover provided and administration expenses, which means that you may not receive a proportionate refund depending upon the terms of the particular policy. To enable your insurer to process the cancellation, you will need to return certificates and any official documents to insurers within 30 days of your notice to cancel.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends 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 or cover for death, illness of injury, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (<http://www.fscs.org.uk>).

Charges

We are remunerated by commission from the insurance provider. In addition, we charge non-refundable fees for handling your insurances as follows: New policies and renewals up to a maximum fee of £50.00, mid-term changes, duplicate documentation and cancellation £25.00 on Commercial policies. If you are a commercial customer you are entitled to ask us to disclose the amount of commission that we will receive in respect of any policy you take out. We reserve the right to retain commission in respect of any premium refunds made by insurers.

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact the Directors at the above address or ring 02476 471 450. You may be entitled to refer it subsequently to the Financial Ombudsman Service. Further information is available at <http://www.financial-ombudsman.org.uk/> The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02). Alternatively, you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. A full copy of our complaints procedure is available on request.

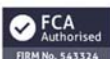
Claims

It is essential to notify insurers immediately of all incidents that may result in a claim against your insurance policy. You should do this before incurring any costs or committing to any payment. Your policy summary and policy document will provide you with details on who to contact to make a claim or you can contact us for advice.

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Online Dispute Resolution (ODR) platform

From 15 February 2016, the European Commission will make an online dispute resolution (ODR) platform available on their website which will allow consumers who have a complaint about a product or service bought online to submit the complaint using the platform. It will facilitate resolution of complaints rather than actually resolving them. Complaints submitted to the platform will be dealt with by approved alternative dispute resolution (ADR) providers such as the Financial Ombudsman Service (the ombudsman service). The European ODR Regulation requires firms to provide certain information to consumers about the ODR platform.

The Department for Business, Innovation and Skills (BIS) has produced a detailed guidance for businesses on the ODR requirements (see the ODR Annex).

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.

Termination

Subject to immediate settlement of any outstanding premiums or fees, you may instruct us to stop acting for you and we will not impose a penalty. Instructions must be in writing. If we feel that we are unable to continue acting for you, we will give you seven days' notice in writing. No fees or commissions earned in respect of business already conducted will be refundable.

Conflicts of Interest

If we, one of our clients or providers become aware of any potential conflict of interest with regard to business we are transacting for you we will write to you and obtain your consent before we carry out your instructions and we will inform you of how we intend to ensure that you are treated fairly.

Instructions-corporate customers

We will take instructions from any individual who purports to be authorised by you and we reasonably believe this to be the case. If you wish to restrict the individuals from whom we may take instruction, then you must inform us in writing and we will act accordingly.

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