

TERMS OF BUSINESS

CI4U GB Nationwide Limited

119 Mansfield Road, Selston, Nottingham, NG16 6BD

Tel: 01773 810072

The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. It requires us to give you this document. Please use this document to decide if our services are right for you.

Our Service

We act as an independent intermediary on your behalf and our services includes advising you on your insurance needs, arranging your insurance cover with insurers to meet your requirements and helping you with any ongoing changes you have to make.

Products which we offer

We sell and advise on a wide range of both personal and commercial insurance products and provide advice or information on the basis of a fair analysis of the market from a wide range of insurers. For legal expenses insurance we deal exclusively with Kindertons and for breakdown insurance we deal exclusively with ALPS.

Intermediary Remuneration

We are remunerated mainly by means of commission payments from insurance companies once premiums are paid. Individual percentage rates apply dependent on the type of insurance and the insurer. Some insurers do not make commission payments in which case our full earnings will appear as a policy placement fee. We will make charges for amendments or document issue during the life of the policy, as detailed below. These charges reflect the work involved in preparing, issuing the documents and postage costs, in addition to any additional premiums levied by the insurer. Our commission/fee earnings are for the broking and placing of policies and as such are non-refundable. Any interest which accrues on client monies held by us for the payment of premiums or fees incurred will may form part of our remuneration.

£25.00 - Arranging new policies

£25.00 - Mid-term adjustments

£25.00 - Mid-term adjustments

£25.00 - Mid-term cancellations

£25.00 - Renewals

a) £25.00 - Duplicate employers liability certificate

b) £25.00 - Returned cheque

c) £25.00 - Non-payment cancellation charge

d) £25.00 - Payment terms, 7 days for all transactions

e) No Refund on Deposits Paid

The specific amount and purpose of any additional charges will always be advised to you in advance. In certain circumstances there may be a variation of the above charges and, if this is the case, you will be advised separately of these amounts prior to the conclusion of the contract.

For return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), we repay commission on the refund to your insurer and this amount will be deducted from the final amount refunded to you.

In view of the costs involved, we will not refund any return premium which is less than £25,000 (after deducting reclaimed commission).

If a policy is cancelled, we will refund any return premium due after deduction of the commission.

Who regulates us?

CI4U GB Nationwide Limited, 119 Mansfield Road, Selston, Nottinghamshire NG16 6BD is authorised and regulated by the Financial Conduct Authority. Our FCA registered number is 496879.

Our permitted business is:

Advising customers on non-investment contracts

This includes recommending a specific insurance policy.

Arranging (bringing about) deals in non investment insurance contracts

This covers a range of activities including introducing a customer to an insurer. Helping a customer to complete a proposal form and sending this to an insurer.

Making arrangements with a view to transactions in non-investment contracts

This includes helping a potential policyholder to complete a proposal form or introducing a customer to another intermediary, either for advise or to help arrange an insurance policy.

Dealing as a Agent in non-investment insurance contracts

This includes entering into a contract of insurance with a customer on behalf of an insurer (for example, issuing a cover note).

Assisting in the administration and performance of a non-investment insurance contract

This includes notifying an insurance claim to the insurer and negotiating settlement on behalf of the customer.

You can check the above on FCA's register by visiting the website [HYPERLINK "http:// www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on UK: 0800 111 6768 (freephone)

From abroad: +44 20 7066 1000

Complaints

It is our intention to provide you with a high level of customer service at all times. However if at any time you are dissatisfied with the service we provide, we have a formal complaints procedure. You should therefore take the following course of action:

In the first instance you should discuss this with the member of staff with whom you have been dealing.

If you remain dissatisfied, please write to or telephone the director at the same address and telephone number shown above. We will acknowledge your complaint within 5 working days and advise you who is conducting the investigation into the matters which you have raised. We will provide a formal response within 20 working days and initial receipt of the complaint. If the complaint cannot be resolved within this timescale we will explain why and specify the likely timescale for resolution.

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. We will advise you if you are able to refer any complaint to the Financial Ombudsmen..

Financial Conduct Authority (FCA)

We are covered by the FCA. 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 100% of the first £200 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For further information about compensation scheme arrangements is available from the FCA.

Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given, could result in your insurance being invalid or cover not operating fully.

This is important to ensure that all statements you make on proposal for, claim forms and other documents are full and accurate. If a form is completed on your behalf you should check that the answers shown to any question are true and accurate before signing the document.

No responsibility can be accepted for any errors or omissions on any forms which are completed on your behalf.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain an Insurance Certificate.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

If you are in any doubt as to whether any information is material, you should disclose it.

Premium and Financial Aspects

In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 561749

We normally accept payment by guaranteed cheque, cash or any of the major debit/credit cards.

You may be able to spread your payments through insurers instalment schemes or a credit scheme that we have arranged with a third party finance provider. We will give you full information about your payment options when we discuss your insurance in detail.

For certain types of insurance we may ask you to sign a form granting us Authority to retain documents such as Motor Certificates until full payment has been received. In these circumstances we will provide you with any documents that you are required to have by law.

Our statutory trust client bank account has been set up under strict rules laid down by the FCA. We are the agent of insurers for the collection of certain premiums. Please note we retain interest on money held in our client account and by accepting these Terms of Business you give your consent for us to retain such interest.

For some insurances we may place business with insurers through another FCA authorised intermediary and in these circumstances premiums will be transferred to that intermediary.

You will be advised if this affects your insurances.

Claims

It is essential that you notify us immediately of all incidents which may result in a claim under your insurance policy whether you believe you are liable or not. Any letter or claim received by you must pass to us immediately.

When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurers without delay and, in any event, within 3 working days.

We will advise you promptly of insurers requirements concerning claims, including the provision as soon as possible, of information required to establish the nature and extent of loss.

You should not admit liability or agree to any course of action, other than emergency measures to minimize your loss, until you have agreement from your insurer.

We will forward any payments received from insurers, in respect of any claim to you without delay. We will notify you of any request for information we receive from your insurers.

Confidentiality

All personal information about our customers is treated as Private and Confidential

We will only disclose the information we have about private individuals in the normal course of arranging and administering their insurance and will not disclose any information to any other parties without their written consent unless required by law or public interest.

We may use information the information we hold about our customers to provide them with information about other products and services which we feel may be appropriate to them.

Under the Data Protection Act 1988, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to the Director of CI4U GB Nationwide Limited at the address shown.

Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud Register

Insurers pass on information to the Claims and Underwriting Exchange Register operated by Data Services Limited and the Motor Insurance Anti-Fraud Register compiled by the Association of British Insurers. The objective is to check information provided and to prevent fraudulent claims. Motor Insurers Information Centre (MIIC) which has been formed to help identify uninsured drivers and may be accessed by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by Insures, MIIC and the Motor Insurance Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

The terms of business document is subject to English Law.

Policy Awareness

When a policy is issued you are strongly advised to read it carefully, as it is that document, the schedule, endorsements, policy wording and any certificate of insurance that is the basis of the cover that you have purchased.

If you are in any doubt over the policy terms or conditions, please seek advice promptly.

Proposals

These can take the form of a written statement of fact or an insurers proposal form. All answers on any proposal form and any other statements made to us by you are your responsibility

Policy Cancellation

If you wish to cancel your policy, you may do so by putting your request in writing and returning your certificate of insurance (where Applicable) to us. Any return premiums due to you will be calculated as instructed by your insurer less our full commission and policy placement fee and less any further cancellation or administration charges as details above or by your insurer. Please note. Not all policies offer a refund in the event of cancellation.

In the event of a claim, you may not be entitled to any return of insurance premium. We also reserve the right to withhold any claim settlement pending the full payment of outstanding premium and/or fees. If your premium is payable on direct debit, standing order or any other agreed method of instalments and payment ceases we will regard this as a cancellation instruction by you. In this event, our standard charges will be applied. Any costs associated with third party action to recover outstanding sums will be payable by you.

Payment Default

Should you fail to make the agreed payments for your policy and you paid your deposit by credit or debit card, we may attempt to recover any arrears by the same route. If you remain in arrears, your policy will be cancelled following appropriate notification. You will be liable for time on risk charges, in addition to the cancellation/Administration charges as detailed elsewhere in this document.

Insurer Solvency

Whilst it is our intention to place your insurance with a financially secure insurer, It must be understood that we cannot guarantee the solvency of any insurer throughout the period of the insurance contract.