

Brevent Insurance Services Limited

1 The Financial Services Authority (FSA)

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

2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Please ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- 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.

4 What will you have to pay us for our services

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Additional and copy documentation e.g. insurance certificates will cost no more than £25 per item.

5 Who regulates us?

Brevent Insurance Services Limited of 20 Western Road, Benfleet, SS7 2TN is authorised and regulated by the Financial Services Authority. Our FSA Firms number is 452911

Our permitted business is arranging, advising, making arrangements, dealing as agent and assisting in the administration of non-investment insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6 Ownership

Brevent Insurance Services Limited is a Private Limited Company. We are neither owned directly or indirectly by an insurance company. Our company is registered in England, registration number 5791452. Our registered address is: Brevent Insurance Services Limited, 2nd Floor, 145 – 157 St John Street LONDON EC1V 4PY.

7 What to do if you have a complaint

If you wish to register a complaint, please contact us:

-**in writing** Please write to Brevent Insurance, 20 Western Road, BENFLEET Essex SS7 2TN
-**by phone** Please telephone 01268 858083
-**by email** Please email: customerservice@brevent.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. 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 £2,000 and 90% of the remainder 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. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk

9 Disclosure of information and material facts

Before you enter into a policy with us, or during the term of an insurance contract, you have a duty to disclose to us and/or the Insurer every material fact that you know, or a reasonable person in the circumstances could be expected to know in relation to the insurance contract. It is important that you understand that any information, statements or answers made by you to us or the insurer are your responsibility and must be correct. A material fact is any fact or information e.g. previous claims experience that may influence the Insurer as to the assessment, acceptability or continuance of the insurance contract.

Failure to disclose any material facts to us/the insurer could invalidate your insurance cover in part or as a whole.

10 Methods of payment

We accept payments by cheque payable to **Brevent Insurance** or via an approved premium financing company.

11 Handling client and insurer money

We collect and hold insurance premiums/insurer money as an agent of the insurer.

12 Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 30 days from date of issue.

13 Client Confidentiality & Data Protection

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjustors and approved contractors. With a few exceptions, for example information requested by a court, a regulatory body, or information that is already in the public domain, we will not release information to any other party without your consent.

We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with personal data.

14 Changes to your cover

It is our aim to process amendments to contracts within one working day of your instructions being received by the relevant personnel. If additional information is required to process an amendment request, we will contact you as quickly as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra costs incurred at this time.

15 Documentation and awareness of policy terms

Our aim is to issue documentation and correspondence in a clear and understandable format in a timely manner. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors must be notified to us immediately. Please keep policy documents for as long as a claim is possible under the policy.

16 Other policyholders/parties to an insurance contract e.g. Leaseholders/Freeholders with an insured interest

It is the responsibility of the arranging party e.g. Management Company making/entering a commercial insurance contract that provides other policyholders with a right to claim under the policy e.g. leaseholders, with a copy of the policy summary supplied and to inform each policyholder that they hold policy documentation that is available upon request for inspection.

17 Making a claim

In the event that you need to make a claim, you should firstly check the relevant section of your policy to see if you are covered for the loss/damage incurred, what documentation is required for a claim and the claims office contact numbers/addresses from the policy documentation.

18 Cancellation rights

You have a right to cancel a policy up to 14 days from the date of inception and to receive a full refund of the premium paid. Should any claim occur prior to the exercise of your cancellation rights, you need to refer to the policy documents for details of the applicable refund arrangements. To exercise the cancellation right, you must return all your insurance documentation to Brevent Insurance.

Cancellation of Commercial Insurance policies - A covering letter must be enclosed with the documentation stating the reason for the cancellation. This must be received by Brevent on, or within the 14 days of inception of the policy. The letter may be sent by fax, registered post or courier service. If the cancellation right is not exercised within the 14 day period as stated above, any premiums paid will be refunded in line with the individual Insurer's policy terms of cancellation. A £50 cancellation and processing fee will be chargeable by Brevent Insurance in this event. If the insured party is a partnership or corporate entity e.g. a limited company, then for the protection of the client the cancellation notice must be signed by two current partners/Directors of the entity. In the event of there being more than one noted insured interest to the policy e.g. the Management Company and a Freeholder, then both parties will need to provide written notice of cancellation in the prescribed manner.

19 Renewals

Renewal invitations or a notice declining a renewal will be sent no later than 21 days before the current insurance contract ends.

20 Law and Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, Brevent Insurance Services Limited and you irrevocably submit to the nonexclusive jurisdiction of the English courts.