

TERMS OF BUSINESS

WHO ARE WE & WHAT SERVICE WE OFFER?

Gill Insurance and Finance Consultants Ltd is an independent intermediary who act as agents and accept responsibility for the advice given and for arranging your insurance.

WHAT TYPES OF INSURANCE POLICIES WE OFFER?

We offer the following types of Insurance from a range of Insurers:

Personal	Commercial	Miscellaneous / Special Risk
Cars	Shops	Events
Vans	Offices	Motor Trade
Motor Bikes	Surgeries	Employers' Liability
Taxis/ Mini Buses	Landlord	Public Liability
Home & Contents	Business Insurance	Professional Indemnity
Travel Multi Trip & Single	Factories & Workshops	Breakdown
Pets	Religious Buildings	Legal Assistance
Second/Holiday Homes	Commercial Vehicle	Home Emergency
More...	More...	More....

COST OF OUR SERVICES

In addition to the premium charged by the insurers and the wholesale brokers, we may at our own discretion, make the following charges to cover our administrative cost for these specified activities;

	<u>Charges</u>
Renewals (Unless we have to Re-Broke the contract)	Nil
Mid - Term Adjustments (Temporary and permanent)	£20.00
Mid – Term Cancellation	£15.00
Replacement or lost certificates	£15.75
New Business EDI Charges	£10.00
Net Rated Policy (Where we do not get any commission from a contract we will charge at our discretion the above % of commission on the net premium).	10 to 12.5%

Notes

Mid – Term Adjustments

A standard charge (as stated above) will apply for each temporary or permanent mid-term adjustment. The charge will be applied whether or not an additional or returned premiums arises. Commission will be clawed back at insures appropriate scale in respect of all policy cancellations.

Lost or Mislaid Documents

A standard charge will be applied for the re- issue of cover notes and certificate of insurance. Once both documents have been re – issued or produced, the charge will apply even if the document has been subsequently found.

Terms Applicable to Mid – Term Cancellations of policies

Commission will be deducted in respect of the amount refunded to the insured following cancellation. This will apply whether such cancellation is arranged at the instance of the insured or the insurance company or the whole sale broker. The allowance by an insurer for any reason of a pro- rata return of premium will not result in a variation of this condition.

Customers Right to Cancel

None of the above cancellation terms shall be deemed to overrule the Customer statutory right to cancel within 14 day ‘cooling off’ period, as detailed within the **RULES** and each Insurers policy documents.

COMPLETION OF PROPOSAL FORM/ STATEMENT OF FACTS

Your attention is particularly drawn to the importance of the Declaration and signature on the Insurers Proposal Forms. Any failure to disclose facts material to the insurance or any inaccuracies in your answer could invalidate the cover. Please do consult us if you are in doubt on any aspect.

RENEWAL PROCEDURE

We do our utmost to remind you about the renewal of your policy. However if we fail to send you your renewal notice due to some circumstances beyond our control, we will not take any responsibility for this. To help protect yourself from NO Insurance cover, you should also keep a note in your diary about the renewal date of your policy.

TO RENEW YOUR POLICY

There is no grace day on the renewal of your policy. To renew your policy we must receive the premium before the renewal date. If the premium will be paid after the renewal date, we will have to set up a new policy which may mean a higher premium than the previous renewal invited premium.

If you are paying by direct debit, Gill insurance & Finance Consultants Ltd may (but accepts no responsibility to) renew your policy automatically if, prior to your renewal date, contact between us has not been successful or you have failed to confirm whether or not you wish to proceed. We would do this for your protection. If you do not wish us to under take this action, please contact us within seven days of your renewal date. If we do not hear from you we will treat this as acceptance of this condition.

NOTIFICATION OF CLAIMS

If you wish to notify a claim please refer to the policy summary. Refer to your policy document for precise details of the insurance cover in force.

Should you have any queries please contact, Gill insurance& Finance Consultants Ltd