

Hastings (Westport) Ltd trading as Hastings Insurance Brokers, Irishweddinginsurance.ie & Mytravelinsurance.ie ♦ David Flannelly (Holdings) Ltd trading as Flannelly Insurances & Hastings Insurance Brokers ♦ Pat Hardiman Insurances trading as Hastings Insurance Brokers, thereafter referred to as 'the firm' Registered offices: The Octagon, **Westport**, Co. Mayo | **Email**: info@hastings.ie | **Web**: www.hastings.ie. Registered in Ireland. Company registration no's: Hastings (Westport) Ltd 233849 | David Flannelly (Holdings) Ltd 127825 | Pat Hardiman Insurances Ltd 63406. In addition we have the following branch offices:

The Octagon, **Westport**, Co Mayo
Market Square, **Castlebar**, Co Mayo
Unit 4, Chapel Lane, **Claremorris**, Co Mayo
Unit 3-5, DMek Centre, Teeling Street, **Ballina**, Co Mayo
The Shambles, Vicar St, **Tuam**, Co Galway
Unit 2, Adelaide Building, Wine St Car Park, **Sligo**

Tel (098) 27227 | Email – Westport@hastings.ie
Tel (094) 9023193 | Email – Castlebar@hastings.ie
Tel (094) 9362137 | Email – Claremorris@hastings.ie
Tel (096) 21599 | Email – Ballina@hastings.ie
Tel (093) 24868 | Email – Tuam@hastings.ie
Tel (071) 9148000 | Email – Sligo@hastings.ie

- ♦ Hastings (Westport) Ltd t/a Hastings Insurance Brokers, Irishweddinginsurance.ie & Mytravelinsurance.ie is regulated by the Central Bank of Ireland
- ♦ David Flannelly (Holdings) Ltd t/a Flannelly Insurances & Hastings Insurance Brokers is regulated by the Central Bank of Ireland
- ♦ Pat Hardiman Insurances Ltd t/a Hastings Insurance Brokers is regulated by the Central Bank of Ireland

Terms of Business: These terms of business set out the general terms under which the firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. These terms replace with immediate effect, any previous terms of business document issued to you. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. Where any material changes are made to these terms, we will notify you..

Authorised Status: Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd and Pat Hardiman Insurances Ltd are all regulated by the Central Bank of Ireland as insurance intermediaries registered under the European Communities (Insurance Mediation) Regulations, 2005, as Investment Intermediaries authorised under the Investment Intermediaries Act 1995. Hastings (Westport) Ltd and David Flannelly Holdings Ltd are registered as a Mortgage Intermediary authorised under the Consumer Credit Act, and as a Mortgage Credit Intermediary under the European Union (Consumer Mortgage Credit Agreements) Regulations 2016. Copies of our regulatory authorisations are available on request or by contacting The Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our credentials.

Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd and Pat Hardiman Insurances Ltd act as Credit Intermediaries under the Consumer Credit Act 1995 and are authorised by the Competition and Consumer Protection Commission.

Codes of Conduct: The firm is subject to the Consumer Protection Code, Minimum Competency Code and the Fitness and Probity Standards which offer protection to consumers. These codes can be found on the Central Bank of Ireland website at www.centralbank.ie.

Our Services: The firm's principle business is to provide advice and arrange placement facilities on your behalf in relation to Personal & Commercial General Insurance Products, Life Assurance, Pensions, and Other Related Investments. Hastings (Westport) Ltd & David Flannelly (Holdings) Ltd are able to provide advice and arrange Mortgage facilities. A full list of insurers, product producers and lending agencies with whom we deal is available on request. As credit intermediaries, Hastings (Westport) Ltd, David Flannelly Holdings) Ltd & Pat Hardiman Insurances Ltd can also arrange premium finance with premium finance providers.

Fair Analysis – The concept of Fair Analysis is derived from the Insurance Mediation Directive. It describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance, general insurance, mortgages, and/or specialist area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs. The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operation in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could be reasonably expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search. In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair analysis of the market, we will consider the following criteria:

- the needs of the customer;
- the number of providers in the market that deal with brokers;
- the number of relevant products available from each provider;
- the quality of the product and services provided by the provider;
- the size of the customer order;
- the market share of each of those providers;
- the availability of information about the products;
- cost and any other relevant consideration.

Personal & Commercial General Insurance – Non Life – Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd & Pat Hardiman Insurances Ltd can provide advice on and arrange cover in relation to General (non-life) Insurance products including but not limited to: Household (Owner Occupied, Rental, Holiday Homes), Private Motor, Commercial Motor, Marine, Farm, Travel, Gadget, Wedding, Key, Gadget, Commercial, Property, Liability, Professional Indemnity, Motor Fleet, Goods In Transit, Office/Shop, Manufacturing and other related products. The firm provides general insurance (non-life) on a fair analysis basis. We offer our clients an extensive choice of suitable products that best serve their needs and circumstances. On receipt of your instruction we will research and transmit orders on your behalf. In certain circumstances the firm may recommend a product or service based on a limited analysis of the market, in which case, it will disclose the names of those product producers whose products or services it intends to consider as part of its limited analysis.

Health Insurance: Hastings (Westport) Ltd & David Flannelly (Holdings) Ltd hold appointments with Irish Life Health dac and can assist with selection of the most suitable health insurance plan for your needs. Whilst we can compare and contrast the various plans available on the market this is done on a limited analysis basis.

Dental Insurance: Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd & Pat Hardiman Insurances Ltd hold appointments with ARB Underwriting Ltd to provide Dental Insurance. Cover is underwritten by DeCare Dental Insurance Ireland Ltd. When purchasing Dental Cover, this is provided on a limited analysis basis.

Wedding & Travel Insurance: Irishweddinginsurance.ie is a registered business name of Hastings (Westport) Ltd who have an arrangement with one chosen Insurer to provide cover for wedding insurance. Mytravelinsurance.ie is a registered business name of Hastings (Westport) Ltd who have an arrangement with one chosen Insurer to provide cover for travel insurance. When purchasing wedding insurance and/or travel insurance through Irishweddinginsurance.ie and/or Mytravelinsurance.ie via the internet, this is provided on a limited analysis basis. Refer to individual policy terms and conditions for cover and underwriting details.

Optional Cover: From time to time we may offer optional cover to enhance the cover of a product, not included in the policy offered by the provider. You do not have to purchase any optional cover in order to buy the main product or service. Policy wording and further information concerning optional extras is available on request.

Life & Pensions – Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd & Pat Hardiman Insurances Ltd provide life cover, serious illness cover, income protection and pension advice on a fair analysis ie, providing services on the basis of a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs. We will provide assistance to you for any queries you have in relation to the policies or in the event of a claim during the life of the policies and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to permanent health insurance and serious illness policies. Specifically, on the subject of permanent health insurance policies it is our policy to explain to you a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources. For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to the policy.

Mortgages – Through the lenders or other undertakings with which we hold an agency, Hastings (Westport) Ltd and David Flannelly (Holdings) Ltd can provide advice on and arrange mortgages products including but not limited to: fixed-rate loans, variable rate mortgage, capital & Interest mortgages, interest only mortgages, endowment mortgages, pension mortgages and residential investment property. Hastings (Westport) Ltd & David Flannelly (Holdings) Ltd provides mortgage advice on a fair analysis basis. We will need to collect sufficient information from you before we can offer any advice on housing loans. This is due to the fact that a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

Investment Intermediary Services – Hastings (Westport) Ltd, David Flannelly (Holdings) Ltd & Pat Hardiman Insurances Ltd provides investment intermediary advice on a limited analysis basis through the following product providers: BCP. Wealth Options and Davy. We can recommend and arrange an investment product to suit your needs. We will research and obtain information on your behalf concerning any investment product, its approval process and so identifying the target market. Ongoing suitability assessments form part of the service to clients. On an annual basis the firm will issue a client report outlining changes in the services or instruments involved and/or any change in circumstances.

Regular Reviews – It is in your best interests that you review, on a regular basis, the products we have arranged for you. As your circumstances change, your needs may change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

Policy Documentation - Following inception of cover we will issue a policy document from the Insurer which sets out in detail the conditions applicable, operation, endorsements, terms and conditions, exceptions and warranties included. We strongly recommend that you read this document carefully and contact us in the event that you require any clarification of the details therein.

Continuity of Cover: You must contact us ahead of the expiry date of your existing policy for cover to continue. If your policy is paid on direct debit through the Insurer Provider, the direct debit will be automatically rolled over unless you inform us otherwise.

Remuneration Policy: - The firm may be remunerated by commission and other payments from product producers or lenders on completion of business. You may choose to pay in full for our services by means of a fee for selected products (refer to Schedule of Fees). Where we receive recurring commission, this forms part of the remuneration for initial advice and/or for renewal of the policy. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds two hours. In certain circumstances, it may be necessary to charge a fee for services provided. These are listed below for life, pensions & investments, non-life business and mortgages. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. If we receive commission from a product provider, this may be offset against the fee which we may charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

Non Life (Personal & Commercial Lines) - The firm may be remunerated by a non refundable fee for the initial work activity and time spent in seeking the best terms, advice, product and Insurer for your specific needs. An administration fee may be charged for the activity involved in the renewal of the policy and alterations which take place during and/or at termination of a policy. Please refer to the 'Schedule of Fees & Charges' below. We are usually remunerated by commission received from the Insurers for the work involved in

placing an order and finalising the product with them on your behalf and/or based on a level of business introduced. Details of commission arrangements are available on request.

In certain circumstances additional fees may be payable for complex cases to reflect value, specialist skills or urgency. Fees for cases of this nature may be charged from a minimum of €200 per hour to a maximum of €300 per hour. We will notify you in advance and agree the scale of fees to be charged.

Life, Pensions & Investment Intermediary Services - We are remunerated by both commission and/or fees. You may elect to deal with us on a fee basis as follows: Up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. An Annual review fee of 0.5% of the Fund may also apply.

Additional fees may also be payable for complex cases to reflect value, specialist skills or urgency of up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. We will notify you in advance and agree the scale of fees to be charged.

Mortgages - We may receive up to 1% of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. The actual amount of commission will be disclosed at a later stage in the ESIS (European Standardised Information Sheet) which will be forwarded to you. Information on the variation in levels of commission payable by the different creditors providing credit agreements being offered are available on request. We may charge a fee for advising and arranging your mortgage application up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support) spent for our services, this fee is non-refundable. This is not in any way an indication of mortgage/loan approval. Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge). Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending. Where we secure an Offer and you subsequently do not proceed with your mortgage application through our firm, we may charge you an arrangement fee up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support) spent for our services. This will be discussed prior to submission of any loan application.

Schedule of Fees & Charges: We reserve the right to amend any fees should the complexity of the advice require enhanced professional services. We will confirm and agree any additional this fee, as set out below, with you prior to any increased charge being applied. Any fee charged at inception of a policy will not be refunded in the event of cancellation.

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| <p>Non-Life:</p> <p>Personal Lines New Business/Renewal: Household (Owner Occupied, Rental, Holiday Homes), Private Motor, Commercial Motor, Marine, Farm, Gadget, Key,</p> <p>Personal Lines Policy Alterations/Amendments & Cancellations:</p> <p>Commercial Lines New Business/Renewal: Commercial Property, Liability, Professional Indemnity, Motor Fleet, Goods In Transit, Office/Shop, Manufacturing and other related commercial products</p> <p>Commercial Lines Policy Alterations/Amendments & Cancellations:</p> | <p>Up to €250 On occasion we may need to charge rates different to the above depending on the complexity of the case. Such fees may be charged from a minimum of €200 per hour to a maximum of €300 per hour. We will notify you of these in advance.</p> <p>Up to €100</p> <p>Up to max of 100% of the Premium & Levies On occasion we may need to charge rates different to the above depending on the complexity of the case. Such fees may be charged from a minimum of €200 per hour to a maximum of €300 per hour. We will notify you of these in advance.</p> <p>Up to max of 100% of the Premium & Levies</p> |
| <p>Irishweddinginsurance.ie</p> | <p>Up to €175 depending on policy covers. This will be advised to you on request. We do not receive commission from the insurer.</p> |
| <p>Life/Pensions/Investment Intermediary Services: We are remunerated by both commission and/or fees. You may elect to deal with us on a fee basis as follows: Up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. An Annual review fee up to 0.5% of the Fund may also apply. Additional fees may also be payable for complex cases to reflect value, specialist skills or urgency of up to €250 per hour (Senior Consultant) or €150 per hour (Consultant) and €100 per hour (Administration Support) spent for our services. We will notify you in advance and agree the scale of fees to be charged.</p> | |
| <p>Mortgages: We may receive up to 1% of the loan for arranging mortgage finance and charge a fee for advising and arranging your mortgage application up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support). Or, in the event we have not been successful in securing an Offer or you choose not to proceed with your Offer, we may charge you a one-off fee of up to €250 per hour (Mortgage Advisors) and €100 per hour (Administration Support) on time spent for our services. This will be discussed prior to submission of any loan application.</p> | |
| <p>Duplicate Documentation:</p> | <p>Up to €20</p> |
| <p>Returned Cheques/Direct Debit Defaults:</p> | <p>Up to €10 Admin Fee</p> |
| <p>Roll Over Direct Debit:</p> | <p>Direct Debit payments to be rolled over must be supported by the firms fee set out on your renewal documentation, made payable to Hastings Insurance Brokers or alternatively card payments are acceptable.</p> |
| <p>Commercial Company Card Charges:</p> | <p>A charge of 2% may be applied where a commercial card is presented for payment. Cards can only be accepted where it is evident payment is being made for commercial purposes and is drawn on a commercial account.</p> |

Any other fee charged by a third party/product producer will be levied as part of the transaction.

As a credit intermediary we are usually remunerated by the premium/credit finance provider on arranging finance on your behalf. We may be in receipt of remuneration of up to 5% of the annual premium from the premium finance provider.

Failure to Pay or Default: Insurers may reserve the right to instigate policy cancellation proceedings in the event of the following:

NOTE: This is not an exhaustive list of examples but may include any of the following:

- Non-payment of the premium due at inception, renewal or following a mid term adjustment;
- A bank returns your payment cheque due to insufficient funds or any other reason;
- Non disclosure of relevant information;
- Provision of incorrect or inaccurate information;
- Non return of necessary documentation within the required timeframe;
- Failure to pay or default on your direct debit payments or loan repayments to an Insurance Premium Finance Provider. In this instance the provider may invoke the finance contract's Terms & Conditions and instruct the firm to cancel policies which are the subject of the loan agreement and obtain pro rata refunds (where these are due) under a policy, from your Insurer(s). These may be payable to the Finance Provider and any shortfall between the return premium and any outstanding balance will be due in full to the Finance Provider or the firm, whichever applies. In this instance your policy(ies) may be cancelled and, in such circumstances, you will no longer have insurance cover;
- Your Insurer may cancel your policy in certain circumstances. These conditions are clearly outlined in all policy documents. When your policy ends or is cancelled, we will send you any documentation and information that you are entitled to on request;
- Default on payments due under any policies of insurance including Life, Mortgage, Pension or other related products arranged for you, Insurers may withdraw benefits. Mortgage lenders may seek repayment of a loan and interest if you default on your repayments. Your home is at risk if you do not maintain your agreed repayments.

Conflicts of Interest: It is our policy to avoid any conflicts of interest when providing business services to our clients. However, where an unavoidable conflict may arise we will advise you of this before proceeding to provide any business service. If you have not been advised of any such conflict you are entitled to assume that none arises. A copy of our conflicts of interest policy is available on request.

Email & SMS Service: As part of the service provided by the firm, we may from time to time correspond with you by means of Email or Text Message in connection with your policy. The firm will only use any mobile number or email address provided by you. The firm will not be held responsible for the successful and timely arrival of any text message or will it guarantee full availability or performance of this service and does not accept any liability for transmission delays. The text messaging service is available for delivery purposes only. In the event you do not wish us to communicate with you in this way, please contact the office.

Data Protection: The firm complies with the requirements of the EU General Data Protection Regulations (GDPR) and all applicable Data Protection Laws. The firm is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Privacy Notice/Statement, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice/Statement is easily accessible. Please refer to our website at www.hastings.ie/legal/privacy-statement/, if this medium is not suitable we will ensure you can easily receive a copy by post/email. Please contact us at Dataprotection@hastings.ie if you have any concerns about your personal data.

The firm may record all landline telephone calls, inbound and outbound, for verification, quality and training purposes. All data captured by these facilities are managed and safely stored in accordance with all applicable Data Protection Laws.

Investor Compensation: The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. The Investor Compensation Company Ltd (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so. A right of compensation will arise only: -If the client is an eligible investor as defined in the Act, and; - If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm, and; - To extent that the client's loss is recognised for the purposes of the Act. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the client's loss, which is recognised for the purposes of the Investor Compensation Act, 1998, or; Compensation of up to €20,000. For further information, contact the Investor Compensation Company Ltd on (01) 224 4955.

Brokers Ireland Compensation Fund: We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its member firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the Fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

Research/Market Security: We use both local and international Insurers/markets to obtain the best terms and conditions available. We do not, and can not, guarantee the financial security of any Insurer. If you have any concerns or queries concerning the security offered or regulatory status of an Insurer please contact The Central Bank of Ireland and/or the appropriate regulatory authority for the Insurer concerned.

Claims: It is important that you familiarise yourself with the policyholder's duties and insurers' rights as set out in the Conditions/Claims Conditions section if insurers' policy wordings. We will offer assistance to you in relation to processing claims on policies taken out with us and in seeking renewal terms on your cover.

Complaints: Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint within 5 business days and we will fully investigate it. We will investigate the complaint as swiftly as possible, and, the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In

the event that you are not entirely satisfied with the firm's handling of and response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaints procedures is available on request.

Duty of Disclosure: It is important to clarify the responsibilities that you, as proposer and/or policyholder to an insurance contract, have to ensure that your policy is arranged to afford you with the protection that you need. Insurers require to be informed of many important and material facts before and during proposals for and also during policies of insurance. Where you are entering a legal contract with an insurance company via this firm you are obliged to answer all questions honestly and to the best of your knowledge. All information as set out on any proposal form/statement of fact or submission document concerning the proposer/policyholder or any person named on the policy must be disclosed. Failure to make a full disclosure of Material Facts may result in cancellation of your policy and/or non-payment of claims by insurers. Failure to disclose may also create difficulties for you in the purchase of insurance elsewhere and may breach the terms and conditions attaching to any loan secured on your property. You must check that all facts are correct on any Proposal form or Statement of Fact. You must read all documents issued to you and ensure that you are aware of the covers, limitations, sums insured, indemnity limits and other terms that apply. You must also read the Endorsements, Exceptions, Warranties and Conditions which apply to your policy. It is very important that all policy Conditions and Warranties are strictly complied with at all times as failure to do so may invalidate your cover under the policy. You must inform us immediately of any changes in your circumstances which may affect the cover provided by your policy. Example details of such circumstances are as set out below. Our advice is that should be in any doubt as to whether a fact is material you should disclose it.

Examples of Particulars Requiring Disclosure (NOTE: This is not an exhaustive list of examples but may include any of the following):

- **Any Accidents/Incidents;** (for you or any person named on the policy)
- **All Previous/On-going Claims or Incidents** (even where a claim is made and did not succeed, or occurred a number of years ago, it may be recorded on a Common Claims Register, to which most Insurers have access. This register may be checked once a claim is lodged. If you omit to inform your Insurer of a previous claim, medical history or incident that may have given rise to a claim, then any future claim by you, for any cover under the policy may not be entertained);
- **All Convictions, Prosecutions Pending and/or Licence endorsements** (both motoring and civil, pending or received at anytime in the past);
- **Whether you have previously been refused insurance, ever had a policy cancelled by an insurer or had any special terms imposed by an insurer;**
- **All Motoring Penalty Points Incurred in the past or Convictions Pending** (whether on your licence or not. Insurers now have full access to the points register and they may check it. If you make a claim under your policy and have not disclosed any penalty points this could affect the outcome of your claim);
- **Accurate Description of the Risk to be Covered**
- **Medical Conditions & Lifestyle questions on assurance proposal forms;**
- **Changes in Occupation;**
- **Change of Address;**
- **Changes in Sums Insured;**
- **Additions or amendments to buildings or contents;**
- **If you are intending to take your car abroad;**
- **Changes in Occupancy** (any un-occupancy of your property, partial or otherwise must be advised);
- **Amendment to any business activities; acquisition of new premises or the disposal of existing ones;**
- **Changes to processes, together with changes of use or practice in the storage of hazardous goods;**
- **Installation, alteration or disconnection of fire/security systems, sprinklers and water supply.**
- **Certificates of Road Worthiness and Certificates of Ownership.** All cars 4 years and over must have a current valid NCT. All commercial vehicles must have a current valid DOE certificate as required by Law. A Certificate of Ownership (VLC) must be made available for inspection. Insurers may request these at inception or any time in the future. Failure to have such documents may invalidate your policy in the event of a claim.

If you are in any doubt as to what is a material fact and whether it should be disclosed, please disclose it anyway.

ANY FAILURE TO DISCLOSE A MATERIAL FACT OR MISREPRESENTATION OF ANY MATERIAL FACT IN ORDER TO OBTAIN INSURANCE MAY BE CONSIDERED FRAUD AND WE MAY BE OBLIGED TO HAND OVER ANY DOCUMENTATION/VOICE RECORDINGS, IN OUR POSSESSION, TO THE RELEVANT AUTHORITIES, WHICH MAY RESULT IN PROSECUTION.

Please note that due to the firm having six branch offices and the complexity of its data management system, any material facts disclosed in one branch WILL NOT automatically reflect on the firm's system across all branches, therefore it is important that any material fact disclosed in one branch must also be disclosed in any other branch where policies may be held.

IF YOU REQUIRE CLARIFICATION CONCERNING ANY MATTER CONTAINED IN THE FIRM'S TERMS OF BUSINESS DOCUMENT PLEASE CONTACT US FOR GUIDANCE

Please retain a copy of this Terms of Business for your reference

25th May 2018 (Version XVI 2018)