

Health Care Division – Terms of Business

Definitions

- A. “We/Us/Our” means **Walter Ainsbury & Son Ltd** t/a Ainsbury Insurance Brokers, registered address 75-79 Station Road, Swinton, Manchester, M27 6GR.
- B. “FSA” means the **Financial Services Authority**

Regulation.

We are directly authorised and regulated by the FSA (with effect from the 14th January 2005). We are authorised to Advise, Arrange, make Arrangements, Deal as Agents in, Assist in Administrating and Performance of Non Investment Insurance Contracts for retail and commercial Customers. Our FSA Reference number is 306335. You find more details on the FSA Website: www.fsa.gov.uk.

Status.

We act as an Independent Intermediaries (brokers) on your behalf. We place insurance with a number of insurers, but certainly not with all. For certain products we can only offer a limited choice of available products to us. Some insurers will correspond directly with you (in regards of premium payments and/or claims). We will inform you when we act as introducer to another FSA Authorised firm, such as life assurance products.

Confidentiality and Security.

Unless required by law, public interest, or you given your consent all information you will supply will be kept confidential to us and the insurers with whom your policy is placed, or are contacted to provide a quotation. We will take appropriate steps in accordance with the rules of the FSA to ensure security of any money, documents, other property or information handled or held by us on your behalf.

Disclosure of Information.

It is important that you understand that any information, statement or answer made by you to us or to your insurer are your responsibility and must be correct. Your attention is particularly drawn to the importance of the declaration and signature on the proposal form as any failure to disclose material facts to the insurer or any inaccuracies in your answers may invalidate the insurance cover in part or in whole. Material Facts are matters or information that may influence the Underwriters acceptance of your proposal form or renewal of the policy, and they must be disclosed at the earliest opportunity and certainly before each renewal. You are advised to keep copies of documentation sent or received from us for your own protection. Please consult us if you in doubt on any aspect.

Awareness of Policy Terms.

When a quotation or policy is issued you are strongly advised to read the policy carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased (or will purchase). If you are in doubt about the policy terms, please seek our advice immediately.

Conflict of Interest.

We will seek to avoid a conflict of interest, and put your interest above ours at all times. If a conflict of interests is unavoidable, we will explain to you the circumstances fully and manage them in such a way as to avoid prejudice to any party.

Charges.

We do not make any charges over and above the premium quoted and charged by the insurance company except in the following circumstance: We agree to work on a fee basis (including Health Screens). In these circumstances we will agree the charges structure with you prior to establishing the contract of insurance. Invoices will be send out for these charges as and when incurred/agreed. (We are not VAT registered).

Claims.

If you have occasion to claim on your policy you must notify us or the insurers immediately and we will promptly advise you and if appropriate issue you with a claim form and pass the details to your insurers. For Medical Treatment most insurers require claims to be pre-authorised prior to treatment commencing.

Complaints.

It is always our intention to provide a first class service. However, should you have any cause for complaint you should in the first instance contact our Company orally or in writing. Your complaint will be acknowledged within 5 working days with details of the person dealing with your complaint and our understanding of your complaint. Should the matter require a lengthy investigation, we will inform you about the outcome of the investigation no later than 4 weeks from the date you made your complaint. If we are unable to conclude our investigation we will send a holding letter, and we will have a further period of 4 weeks to conclude the investigation. Should we not be able to conclude in that period you can exercise your rights to refer the matter to the Financial Ombudsman Scheme. We have a written complaints procedure, which will be issued to you with the first letter. (Matters that can be resolved within 24 hours of receiving your complaint are not regarded as an official complaint). Your insurers also maintain a complaint procedure, details of which are contained in your policy.

Notice

Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Ltd. And the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. The aim is to check information provided and also to prevent fraudulent claims.

Confirmation

We kindly ask you to read the Terms of Business, and sign this statement that you accept and understand the terms and to confirm receipt. We will keep this statement on our file with your records.

Statement

I/We have read the Terms of Business Letter supplied to me/us and confirm receipt.

Signature(s): _____ **Name** _____

(If appropriate) On behalf of:

Company Name: _____

Date: _____/_____/_____