

CLIENT TERMS OF BUSINESS/ INFORMATION SHEET

STATUS

Brown Bevan Insurance Brokers: 94 Front Street, Arnold, Nottingham NG5 7EJ (Telephone 0115 8400 700. Fax 0115 9530 137) act as an independent intermediary and as your agent and accept responsibility for the advice given and for arranging your insurance. We have facilities with a number of Insurers and are Authorised and regulated by the Financial Services Authority. In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our License Number is 470085.

COMPLETION OF PROPOSAL FORMS AND DUTY OF DISCLOSURE

Your attention is drawn to the importance of the Declaration and signature of the Insurer's proposal forms. You must advise us immediately, (and have an ongoing duty to do so) of any material facts that may affect the terms of the policy. These include (but are not restricted to) changes to address, changes to the vehicle details, the addition of any new drivers and in respect of all drivers: changes in occupation, medical details, conviction and license details including any possible prosecutions outstanding. Details of all accidents or claims (whether a claim was made or not) for all drivers must also be disclosed. It is important that the questions on proposal forms are answered correctly, if any details alter during the period of the policy you should inform us or your insurance company immediately. Failure to disclose all relevant facts or any inaccuracies in the information provided could result in increased premiums or policy excesses or invalidate all or part of your policy and may result in claims not being paid. If you are unsure on any point, please contact our office to clarify.

RENEWALS

It is a requirement for all Insurers to submit details of all motor policy transactions to the Motor Insurance Database within 7 days. Therefore to ensure that this requirement is adhered to the 15 day temporary cover note will be removed from the renewal notice. Therefore all motor policies must be renewed on or before the renewal date, if not cover will automatically lapse. Please note that once the policy has been lapsed we will be unable to reinstate the policy and a new business replacement policy will have to be set up in its place.

CHARGES

In addition to charges made by the insurer, we may, at our discretion, make the following charges:

New Business, renewals, mid-terms adjustments - £30.00

Mid- term cancellations - £50.00

Return Premiums usually arise if an insurance risk is reduced or a policy cancelled. On a return premium we repay commission on the amount to your Insurer and this will be deducted from the final amount due to you.

In view of costs involved, we will not issue any return premium that is less than £10.00 (after the deduction of commission and our charge). An amount less than £10 will be held to your credit and can be utilised against any further insurance policy with us.

£15.00 fee charged for payments made over 2 months.

There will be no refund of premium on policies cancelled due to non-payment.

PAYING YOUR PREMIUM BY INSTALMENTS/FINANCE AGREEMENT INFORMATION

A 25% deposit is payable at the inception of the insurance policy.

10% interest is charged on the balance of the premium. The total balance is then divided into 9 payments

The first instalment is collected from your bank account one month after the start date of your insurance policy.

Features of the credit agreement that you should be aware of

Finance is provided by Premium Credit Limited (PCL) who specialise in providing finance for insurance premiums. In assessing your application PCL will search the information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

We will take security over any monies payable to you under any insurance policies which are financed by the credit agreement. This means we can use any money you would normally receive under those insurance policies or under the Financial Services Compensation Scheme to repay all or part of the outstanding balance under the credit agreement.

Consequences of non-payment

Failing to make a payment when it is due is a breach of the terms of the credit agreement and we will take action to recover this amount from you. It may result in cancellation of the credit agreement and any insurance policies which are financed by the credit agreement. In addition you will be charged £20.00 each time a Direct Debit from your account is returned unpaid.

Right of withdrawal

You have the right to withdraw from the credit agreement before the end of 14 days beginning with whichever is the later of the following:

the day after the day on which the credit agreement is made; or if later

the day on which you receive our terms and conditions and all required information or on which we inform you the agreement has been executed in identical terms to the copy provide to you.

If you exercise your right to withdraw from the credit agreement you will need to find alternative means to pay for the insurance paid for by the credit agreement or there is a risk that the insurance policy may be cancelled.

CREDIT/ DEBIT CARDS

We may at our discretion, make the following charges:

A 2% charge on credit card payments

A £2 charge on debit card payments

COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and we will then acknowledge in writing, advising you of who is dealing with the matter. A copy of our full Complaints Handling Procedures is available on request.

PRODUCTS AND SERVICES OFFERED

We can offer all aspects of motor insurance, including Private Car, Private & Public Hire, Commercial Vehicles, Motorcycles, Motor Fleets, Motor Trade, Classic Cars & Bikes, Kit Cars, Motor Homes, Minibus and Breakdown Cover.

Legal Cover can be arranged as an optional extra on all of the above policies. The legal cover is underwritten by Equity Red Star Insurance Company.

Household Insurance including Buildings, contents, all risks, unoccupied and let properties and holiday homes.

Travel insurance including short term, annual and long stay.

Other products Pet, Wedding, Special events and Public & Employers Liability Insurance, Business premises, Restaurants, Shops, Offices, Fast Food outlets, Gap Cover, etc.

CONFIDENTIALITY AND DATA PROTECTION

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

We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances and will not disclose any information to any other parties without their written consent.

Under the Data Protection Act 1998, individuals have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.