



INSURANCE
BROKERS LTD

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Terms of Business Agreement

About us

BLW Insurance Brokers Limited of Market Square Chambers, West Street, Rochford, Essex SS4 1AL is authorised and regulated by the Financial Conduct Authority (registration number 307379). We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies on their behalf. We do not access the whole market, but rather maintain a panel of select insurers who, in our opinion, are best able to meet the needs of our clients.

You can check these details on the FCA's Register by visiting the FCA website or by contacting the FCA on 0300 500 0597.

Your duty of disclosure

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.

How to cancel

You may have a statutory right to cancel this insurance within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer.

We may also keep an amount that reflects the administrative costs of arranging and cancelling the insurance. If you wish to cancel outside this period, you may not receive a pro rata refund of premium. An amount that reflects the administrative costs of arranging and cancelling the insurance may also be kept.

Our earnings

You are entitled at any time to request information regarding any brokerage which we may have received because of placing your business insurance.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients.

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact Brett Sainty, CEO of BLW Insurance Brokers Limited at the above address, or via email at info@blwinsurance.com. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service.



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How to claim

You should make contact as soon as possible. Please refer to our website for details. Our office is open during normal office hours. If you are unable to contact us, please refer to your policy summary or your policy document should you need to notify a claim to the insurer direct using the contact details provided.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us. The FCA may ask us to provide it with access to our customer records in order that it may carry out a review of our activities.

Some or all the information which you supply to us in connection with your insurance proposal may be passed to other insurance companies for underwriting and claims purposes. Under the *General Data Protection Regulation (GDPR) that came into effect on 25 May 2018*, you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to Brett Sainty, CEO of BLW Insurance Brokers Limited at the above address, or on info@blwinsurance.com.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, BLW Insurance Brokers Limited either hold your money as an agent of the insurer (in which case your insurance is treated as being paid for), or in a client statutory trust account for you. In some instances, client money may pass through another broker during the settlement process, where we do not have access to a specific market. However, your money will always be protected because of the requirements of the FCA rules. We also reserve the right to retain interest earned on this account.

By accepting this Terms of Business Agreement, you are giving your consent for us to operate in this way. Unless you advise to the contrary, you will be deemed to have accepted these terms.

Compensation arrangements

BLW Insurance Brokers Limited are covered by the Financial Services Compensation Scheme (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 for non-compulsory insurance is covered for 90% of the claim with no 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.

Governing law

These terms of business will be subject to the relevant law of England and Wales.