



Guardian Legal Services Limited Terms of Business Agreement

The purpose of this document is to set out the basis of the agreement under which we conduct our business and offer our services to you.

Please keep this document with your other important papers.

Introduction

Guardian Legal Services Limited, (GLS) is an Independent Insurance Intermediary. Our continued success is based upon building long term Client relationships and the provision of the highest standards of professional service.

We are able to offer unique products for our Clients, introduce efficient operating services and build strong relationships with quality and reputable Insurers, without sacrificing our independence.

We remain an Independent Intermediary able to access a wide selection of Insurance Companies, the Lloyds market and a number of specialist Schemes.

In order to demonstrate our independence GLS does not hold shares in any insurance company and no shares are held by any insurance company in GLS

Financial Conduct Authority (FCA)

We are authorised and regulated by the FCA who are appointed by HM Treasury to oversee the security and integrity of Financial Services within the United Kingdom. Our FCA registration number is 484841 which can be checked by contacting the FCA on 0207 676 1000 or www.fsa.gov.uk/register.

Our Duty

We act on **your** behalf in arranging **your** insurance.

Our duty to you is to identify your insurance needs, arrange insurance covers with Insurers to meet those needs and help you with any changes you have to make

Our Responsibility

Negotiation	We will discuss with you your insurance requirements, the markets to be approached, the scope of cover and potential prices. On receipt of your instructions, whether written or oral, we will conduct negotiations on your behalf with Insurers concerning, cover, policy and premium.
Demands	A policy summary will be provided to you before you conclude the insurance.
Available Markets	Where requested, and on demand, we will provide you with an up to date list of the Insurance Undertakings we deal with, for each type of insurance contract.
Confirmation	We will confirm details of all cover effected in writing including the identity of the Insurer and will provide you with a policy summary.
Payment	We will provide an invoice detailing the premiums due, plus any taxes the Insurers may be obliged to collect. We will not make any additional charge for our services unless these are fully explained to you in writing beforehand.
Terms	Where available we will offer payment terms provided by the Insurer or a third party. Conditions for credit terms vary and we will provide full details at the time of purchase.
Documentation	We will issue documentation as soon as possible and / or when payment terms have been agreed or met by you.
Claims	Should you wish to make a claim under your insurance policy, you should firstly contact us. We will advise and assist you with any claim you need to make, including where appropriate the recovery of any uninsured loss incurred. You may write to us at our office address or telephone 0844 414 2164. You should not agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your Insurer.
Confidentiality	All information supplied by you is considered to be confidential and is only disclosed in the normal course of negotiation and maintenance of your insurance transactions. Under the Data Protection Act you have the right to see personal information we hold about you in our records.

Your Responsibility

- It is your responsibility to provide complete and accurate information to both the intermediary and the Insurers when you take out your insurance policy, throughout the life of the policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate.



If you fail to disclose any material information to either your intermediaries or your insurers, this could invalidate your insurance cover and mean that part or all of a claim may not be paid.

- You should carefully examine your policy and other insurance documentation to ensure that the cover arranged on your behalf meets with your requirements. Should it not do so you should advise us immediately.
- You should ensure that all reporting requirements requested by the insurer are complied with and any material changes in the case are notified to the insurer with immediate effect as failure to do so may invalidate the policy.
- You will pay all sums due to us by the due dates specified in the invoices or insurance documentation requesting such payment..
- You should notify us as soon as possible of any occurrence, which gives rise or may give rise to a claim under your insurance policy.
- All activities undertaken by us are provided for your exclusive use and all data, recommendations, proposals, reports and other information provided by us in connection with our services are for your sole use only. You agree not to permit access by any third party to this information without our express written permission.

Important Note - Insolvency Exclusion Endorsement

Guardian Legal Services Limited will not be liable for any Insurance Policy or Funding that we broker on behalf of a Client with any Insurance Company in respect of any Loss incurred by a Client in connection with any Claim arising out of, based upon or attributable to the insolvency, liquidation, administration, receivership or insolvency, bankruptcy or failure of any insurance company, Lloyds Syndicate, Mutual Society, P&I Club, building society, bank, investment manager, stockbroker, investment intermediary or other such company that we will have introduced to the insured and with whom the insured has arranged any insurance or investment, placed any deposit or provided any advice in relation to such.

Financial Services Compensation Scheme.

We will advise you if any product provided to you by us is not protected by the Financial Services Compensation Scheme.

Remuneration

We are remunerated for our service by receiving a percentage of the insurance premium by way of commission or brokerage. Alternatively an agreed administration fee may be charged or in some circumstances a combination of a fee and / or brokerage. We may earn additional income from Insurers to reflect our efficiency and / or profitability and from interest in the processing and collection of premiums.

All brokerage, fees and interest earned for the policy period will be retained by us.

Cancellation Rights for consumers

If you are entitled to a cooling off period in respect of one or more insurances effected, we will explain the terms and duration of the cooling off period to you, and any charge which we may be entitled to make, should you decide to cancel your insurance during the cooling off period.

This information will be confirmed to you in writing

Complaints

In the event that our service does not meet your expectations we ask you to contact us in writing or by telephone. We will acknowledge your complaint within 5 working days, explain how we will handle it and keep you informed of the progress of your complaint.

Please address your complaint to:

Guardian Legal Services Ltd Pickford House, Pickford Green Lane, Coventry, CV5 9AP

Should you remain dissatisfied, we subscribe to the Financial Ombudsman Service, to whom you may make contact at the following address: Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London E14 9SR. Consumer Helpline 0845 080 1800.

The Financial Ombudsman Service is only available to consumers and commercial clients with an annual turnover of below £1m.