

Terms Of Business

Our Service – UKGlobal Healthcare Solutions Ltd is an Appointed Representative of UKGlobal Risk Solutions Ltd. We will act on your behalf in:

- a) Arranging your insurance cover with insurers to meet with your requirements or where requirements cannot be fully met, provide you with enough information to enable you to make an informed decision;
- b) Providing advice and helping you with any changes that you need to make to your insurance during the policy period;
- c) Telling you when you need to renew your policy in time to allow you to consider and arrange any continuing cover.

However, in certain circumstances we may act for and owe duties of care to other parties. We will advise you when these circumstances may occur so that you will be aware of any possible conflicts of interest.

Please contact us if you require a copy of our policy.

If UKGlobal Healthcare Solutions Ltd or UKGlobal Risk Solutions Ltd or any of their directors or employees has an interest in any business you ask us to transact, we will write to you with details of the conflict of interest before we carry out your instructions.

Who Regulates Us? - UKGlobal Risk Solutions Limited is regulated by the Financial Conduct Authority (Reference number 460003). You can check this on the FCA's Register by visiting the FCA's website: www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

Treating Customers Fairly - We set high standards for ourselves and it is our intention to treat customers fairly at all times. We have appointed Stephen Proctor to oversee TCF within the firm. If at any time you feel that you have not been treated fairly please contact us in order that the matter may be addressed.

Claims – You must notify your insurer immediately of any claim or circumstances that might result in a claim. Your insurer will advise you of any actions required in order to pursue your claim. You should note you will need to state any material facts concerning the claim or circumstances that might give rise to the claim. If you are unsure whether a matter constitutes a claim or not, please contact ourselves and we will advise. You should familiarize yourself with your insurance policy conditions, including claim notification requirements, under each individual policy.

The claim service we provide will cease on termination of our appointment. In some circumstances we may negotiate a fee to continue to handle claims post termination.

Complaints - It is our intention to provide you with a high level of customer service at all times. If you wish to make a complaint about our service we have a formal complaints procedure. In the first instance, please contact Stephen Proctor, UKGlobal Risk Solutions Ltd, 1 City Road East, Manchester, M15 4PN. Telephone 0161 200 1831. Email: stephen.proctor@ukglobalgroup.co.uk We shall supply you with a copy of our complaints procedure upon receipt of a complaint or at any time upon request. If we are unable to resolve your complaint satisfactorily, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Further information is available by calling the FOS on 0800 023 4567 or at <http://www.financial-ombudsman.org.uk> or at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

Placing Your Insurances - We sell and advise on a wide range of both personal and commercial healthcare insurance products. For the majority of the products we offer we provide advice or information on the basis of a fair analysis of the market from a wide range of insurers. In other circumstances where we believe it is in your best interests, we will deal with a limited number of insurers, or exclusively with a single insurer, from which we select a policy to meet your needs.

Whilst we take every care to check the financial stability of any firm with which we place business, we cannot be held responsible if that firm subsequently ceases to trade. We may be required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations and will request the necessary evidence from you to prove your identity. Failure to provide satisfactory evidence could result in the product not proceeding.

Fair Presentation of Risk - It is your statutory duty before entering into a contract of insurance, prior to an alteration and at renewal to make a fair presentation of the risk to be insured and to ensure that information is provided in a clear and accessible format. Once we have collated the information about the risk, a copy of that information will be sent to you for checking. Where practical every material circumstance should be disclosed. We will expect firms to make reasonable enquiries and proactively gather information however, where this is not practical you must make us aware, as your broker, that further enquiries are needed to accurately underwrite the risk. Any questions put to you in a proposal form or otherwise must be answered honestly, accurately and in good faith. If a form is completed on your behalf, you should check that the answers shown to any of the questions are true and accurate and if necessary amend before signing the document. This includes incidents/losses that have arisen during the year that you have settled yourself without involving your insurers.

Our Income – Our income is derived as a commission and or a separate fee charged to you. Commission is a percentage of the insurance premium paid by you and is paid to us by the insurer with which the insurance is placed. Any fees will be disclosed to you in advance. The taxation element of any insurance premium is not subject to commission.

You are entitled to at any time request information regarding the remuneration which we may have received as a result of placing your insurance business.

Premiums – You must provide full payment of all monies due to insurers in cleared funds in accordance with the amounts and dates specified in communications. Where insurers have specified that the premium must be received by a certain date, failure to do so may result in the automatic termination of your insurance contract.

How We Will Handle Your Money – We do not handle customers' money, all premiums, refunds and claims will be settled directly with your insurer. We act as your agent in advising you and arranging your healthcare contracts. We are unable to accept any cheques made out to us except where this is in respect of a fee, charges or disbursements for which we have sent you an invoice.

Financial Services Compensation Scheme (FSCS) for General Insurance Advice and Arranging - We are covered by the 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. Non-Compulsory Insurance advising and arranging is covered for 90% of the claim with no upper limit. For compulsory classes of insurance advising and arranging is covered for 100% of the claim with no upper limit. Further information about the compensation scheme is available from the FSCS at <http://www.fscs.org.uk> or telephone 0800 678 1100.

Professional Indemnity Insurance – UKGlobal Risk Solutions maintains Professional Indemnity cover for itself and its Appointed Representatives in order to meet the cost of providing compensation if a client suffers financial loss as a result of our neglect, error or omission.

Limitation of Liability – IMPORTANT: THE CLIENT'S ATTENTION IS PARTICULARLY DRAWN TO THIS CLAUSE

The maximum aggregate liability of UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates to you, on any basis (including without limitation for damages for breach of contract or in negligence, in equity and/or for all interest, costs and expenses), arising out of or in connection with the provision of the Services or the Additional Services (including any amendments, variations or additions to those services whether expressly or impliedly agreed) shall be limited in total to the amount of £10,000,000.

UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates shall only be liable to you for any reasonably foreseeable losses, damages, costs or expenses arising directly from breach of contract, breach of duty or fault, negligence or otherwise, in connection with this Engagement. UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates shall not be liable to you in any circumstances for any special, indirect or consequential loss.

You accept that UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates have an interest in limiting the exposure of their directors, employees and consultants to litigation, and agree that you will not bring, or assist in bringing, any claim personally against any of UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates individual directors, employees or consultants, in connection with the performance of the Services under this Engagement. The provisions of this clause are intended to be for the benefit of such directors, employees and consultants who shall have the right to rely on and enforce these terms.

In respect of any loss suffered by you, for which UKGlobal Risk Solutions Ltd and/or its Appointed Representatives or Affiliates, and any other party are (on any basis) liable, the liability of UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates shall be limited so as to be proportionate to the relative contribution of UKGlobal Risk Solutions Ltd and its Affiliates to the overall fault giving rise to the loss in question.

This clause shall not apply to any liability arising as a result of fraud or wilful default on the part of UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates nor to any liability which cannot lawfully be excluded or limited, nor to the extent that the exclusion or restriction of such liability would not be permitted by virtue of the FCA's Insurance: Conduct of Business Sourcebook, nor to any client which is a "micro-enterprise" (within the meaning adopted for that term by the FCA) as at the date of this Engagement.

For the avoidance of doubt, this clause shall be for the benefit of both UKGlobal Risk Solutions Ltd, its Appointed Representatives and Affiliates involved in the provision of the Services.

Protecting your Personal Data (data)

We are the Data Controller for the data you provide to us. We need to use your data in order to arrange your insurance and associated products and for marketing purposes (please let us know if you would prefer not to receive marketing information from us). You are obliged to provide information without which we will be unable to provide a service to you. We may pass your data to other organisations, such as insurers, auditors, external consultants, credit providers, banks, financial transaction processors, crime and fraud prevention agencies and databases and regulators. This may include the completion of credit searches. We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. You can request copies of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113

Prevention of Bribery - It is our intention to meet the requirements of the Bribery Act 2010. We have appointed Stephen Proctor with overall responsibility for the prevention of bribery. If at any time, you feel that we have not acted in a way that meets the requirements of the Bribery Act 2010 you should contact us immediately.

Termination - You or we may terminate authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will not affect the completion of any transaction already initiated on your behalf or the renewal with existing insurers after renewal terms have been negotiated by ourselves and presented to you, except in circumstances when documentary evidence of any serious defect in the existing cover can be provided.

Applicable Law - This Terms of Business document is subject to English Law and English Courts will have exclusive jurisdiction.