

This Agreement is between 'You' the client or potential client 'You, Your' and Active Insurance Services 'We, Us, Our', and applies to all work that we carry out on your behalf. Please read this Agreement carefully and contact us if there is anything in this Agreement with which you disagree or do not understand.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

1. INTRODUCTION: We are an independent intermediary and are authorised and regulated by the Financial Conduct Authority (FCA) and bound by its rules in respect of insurance mediation activities. Our Financial Services register number is 303713. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.gov.uk> or by contacting the FCA on 0800 111 6768

2. OUR SERVICE TO YOU: We will normally provide advice to you on the basis of a fair analysis of the market, as distinct from using only a single or limited number of insurance undertakings (details of which can be provided on request). Where our service differs to this we will advise you accordingly. We will provide you with details of the cover affected on Your behalf, including the insurer(s) who are underwriting the risk, and where We make a personal recommendation to You We will clarify the scope of the advice given and explain the reasons. This will be provided in a durable medium (hard copy). Although our letter/ report will set out key aspects of the cover, this is not intended to be a substitute to the insurer(s) policy wording, which will take precedent in setting out the terms of the cover. We will use our best endeavours to place cover on your behalf, but we do not guarantee to be able to do so.

3. CONFLICTS OF INTEREST: We undertake not to transact business for you in which we or one of our other clients or any director/partner/employee has a known interest, or we become aware that these interests conflict with yours, unless that interest is first disclosed to you and your written consent is obtained. We will agree with you how to address such conflict which will usually result in different individuals within Active Insurance Services dealing with the different respective interests.

4. SECURITY: Whilst we make every effort to ensure that cover is placed with financially strong companies we do not guarantee the solvency of any insurer we place business with. If a participating insurer becomes insolvent you may still be liable for the premium, whether in full or pro-rata. We shall not be responsible for any losses that you may incur as a result of any solvency difficulties experienced by insurers.

5. YOUR OBLIGATIONS: When instructing us to place or to renew insurances, your obligations will differ depending on whether you are classed as either a consumer or a commercial client. If you are a consumer (defined by the FCA as; any natural person acting for purposes outside his trade, business or profession) you must use all reasonable care not to make a misrepresentation when providing information to insurers. If you are a commercial client, you must make a fair presentation of the risk to insurers. This requires that you fully disclose in a clear and accessible manner, any facts known, or which ought to be known, to you (a Material Fact) likely to influence an insurer's decision in connection with the risk, having made a reasonable search of information available to you. This duty continues throughout the term of your insurance. You should familiarise yourself with Our Insurance Act guide for further information about your obligations and insurer remedies. All answers or statements given on a proposal form, claim form or other document relevant to your insurances will be your responsibility and you should always check the accuracy of the information you provide to us and/ or insurers. Misrepresentation or nondisclosure of information provided to us and/or Insurers may entitle insurers to decline claims and may lead to your policy being completely 'invalidated'. You should seek our advice if you are in any doubt as to your obligations. When a policy is issued, you must check this carefully to confirm that this meets your needs. If you are in any doubt over any of the policy terms and conditions please seek our advice promptly.

6. ADEQUACY OF INSURANCE VALUES: It is the responsibility of the insured to ensure that all sums insured and policy limits are adequate. It is strongly recommended that the appropriate Professional (e.g. Surveyor/Accountant) be consulted to ensure that the sums insured and limits under the policy are suitable.

7. RENEWALS: Once Active Insurance Services has arranged a policy to which you have agreed, the placement of that policy will not automatically be reviewed at each renewal unless you request it and/or we deem it necessary. Whilst We will make every effort to contact You prior to renewal to obtain Your instructions, if for whatever reason we are not in receipt of your instructions by your renewal date, in order to protect Your position, We may at our absolute discretion renew your policy on the basis of our recommendation. Such renewal will be based on the information you have already provided to us, and you should therefore advise us of any changes. However we reserve the right not to renew your policy if we do not receive your instructions by the renewal date, and we will not be held liable for any loss You may suffer if you fail to provide the necessary instructions in sufficient time before renewal.

8. CLAIMS: Please refer to your policy documentation if you need to claim. You must tell your insurer or us as soon as reasonably possible of any incident which may result in a claim under any insurance arranged by us and of all relevant facts relating to the incident. This does not over-ride any additional obligations imposed by insurers, details of which will be set out in the policy wording. We will advise insurers in accordance with the circumstances notified by you. You will be required to give all necessary information and assistance required by insurers in order to deal with your claim.

9. LANGUAGE OF COMMUNICATIONS: All communications between you and us including all communication of terms and conditions will be in English unless otherwise agreed in writing.

10. ELECTRONIC COMMUNICATIONS: Both parties may communicate with each other using electronic mail and attachments. Both parties accept the inherent risks of using such means of communication. Electronic mail will be considered to have been received by the other party when actively acknowledged by them. Both parties are responsible for checking that messages received are complete and both agree that in the event of a dispute neither will dispute the legal evidential standing of an electronic document. Any agreement reached using electronic mail will be binding on both parties. Although we have in place virus protection software you should use your own virus protection software as we accept no responsibility for viruses that may enter your system or data by these or other means. We are unable to accept instructions from you by means of text messages or other electronic messages or messages received other than via our company e-mail addresses.

11. TELEPHONE COMMUNICATIONS: Both parties may communicate by telephone but it is agreed that no instructions that require action will be left on any messaging service since neither party can guarantee that they will be received or actioned. Telephone conversations may be recorded for training purposes.

12. BRIBERY ACT: We fully comply with the Bribery Act 2010, and will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of our obligations to you. If we reasonably believe that you have attempted to offer a bribe we will terminate our agreement with you.

13. MONEY LAUNDERING/PROCEEDS OF CRIME: We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

14. SANCTIONS: Every business in the UK is subject to the provisions of Government sanctions and is therefore prohibited from dealing with 'embargoed' entities, for example certain foreign states or 'terrorist' organisations. However, where your insurer is based in the United States of America, or has an American owner, then the provisions of their insurance policies are also subject to US Government sanctions as set out by the 'Office of Foreign Assets Control' of the US Government. US sanctions are not necessarily the same as UK or EU sanctions, and any breach by You of any US sanctions would entitle insurers to avoid claims in relation to any dealing with 'embargoed entities'. If you have any concerns about this you are advised to familiarise yourself with US sanctions by visiting the Office of Foreign Assets Control pages on www.treasury.gov.

15. DATA PROTECTION: We are committed to keeping your data confidential and process all information in accordance with the Data Protection Act 1998. The information you supply is used to enable us to fulfil our role in relation to your insurance cover, and where we use third parties to undertake functions on our behalf we will share relevant information with such third parties. This will include: insurers; loss adjusters and loss assessors; incident management firms; professional advisors. Information may also be supplied to professional regulatory bodies if required by them and to other parties if required or permitted by law. We do not sell, rent or trade our mailing lists, phone numbers or email addresses. A copy of our privacy policy can be found at <https://www.activeinsurance.co.uk/privacy-policy> If You do not wish Your data to be used in this way You should write to the Compliance Officer, Active Insurance Services 154 Bolton Road, Walkden, Manchester M28 3BW or e-mail Us at; policyadmin@activeinsurance.co.uk. Unless specifically instructed by You in writing, it is Our policy to retain documents and data for business effected on Your behalf in electronic or paper format for a minimum of seven years after which time these may be destroyed without notice to You. You should therefore retain all documentation issued to you.

16. COMPLAINTS: It is always our intention to provide you with a quality service. However should you have cause to complain please refer this to the Compliance Officer, Active Insurance Services 154 Bolton Road, Walkden, Manchester, M28 3BW. Your complaint will be acknowledged within five working days advising who will be handling the complaint. You will then receive a detailed response within four weeks, unless we write to you advising that this will be delayed. If you are not satisfied with our response you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS), which is an independent complaints resolution service. A full copy of our complaints procedure is available on request. You acknowledge and agree that you shall only be entitled to make a claim against Us, and not against any individual employee of Ours.

17. COMPENSATION: We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme should we be unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is currently covered for 90% of the claim, without any 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 FSCS.

18. PAYMENT OF PREMIUM AND OTHER MONIES: Unless payment is made direct to the insurer or to a premium finance company, you must pay us all amounts due in accordance with the terms and the payment date specified on our invoice or other documentation. If payment is made to a premium finance company, you must return all the necessary documentation by the required date. As we are under no obligation to fund premium to insurers on your behalf, failure to pay the monies due by the payment date may lead to insurers cancelling your policy. We

reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling any policy of insurance, however you will not incur a liability to pay a fee unless we have given you prior notice of this.

19. PROTECTING YOUR MONEY: Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer.

By accepting this Terms of Business Agreement, you are giving your consent for us to treat your money in this way. Please notify us immediately if you have any objection or query.

20. HOW TO CANCEL: Please contact us immediately if you wish to cancel any insurance policy we have arranged for you. You may have a right to cancel a policy without penalty within the first 14 days (or, in some cases, longer). Please refer to your policy documentation for further details. If you cancel within this initial cancellation period (where this applies) you will receive a proportionate refund of premium from the insurer. However, insurers are entitled to make an administrative charge. In addition, we may charge an amount which reflects the administrative costs of arranging and cancelling the policy.

If you choose to cancel other than within an initial cancellation period you may not receive a pro-rata refund of premium. In addition, we may charge an amount that reflects the administrative costs of arranging and cancelling the policy (see our Remuneration and Fees and Charges below).

21. REMUNERATION: Our remuneration for the services we provide to you will either be in the form of commission from the insurers and premium finance providers with whom we place business, specific fees or a combination of both. Commission rates are variable and do not, in many cases, reflect the work done by us on your behalf. Where the commission rate does not cover the work done by us we may add a fee. Any fees and the reason for them will always be notified to you in advance and are non-refundable in the event of cancellation. We reserve the right to retain commission earned if you cancel or adjust a policy and charge a fee. We may also earn income from insurers based on the overall performance of our account with them and not directly related to your insurances and may additionally receive payment in return for the transfer of work involved in the administration of certain policies on behalf of insurers. If you would like details of any commission, remuneration or payment that we receive for arranging the insurance and any additional general insurance related activities, please contact us.

22. OUR CHARGES/FEEES: We will make the following charges for services and expenses incurred on your behalf, or because of your negligence. 1. Stopped and returned cheques £30 2. Duplicate documents of any kind, requested by you £35 Policy changes during the period of cover £35 * (* this is in addition to any premium charged or refunded by the Insurer). 3. Policy fees for new business, renewals, and cancellations are £35 any further fees will be documented on your quotation. 4 Policy fees for commercial contracts new business, renewals, mta's and cancellations are higher and will vary. We may charge a fee in addition or in lieu of commission but any fee will be clearly documented on any remittance advice.

23. GOVERNING LAW: This Agreement is governed by and construed in accordance with the laws of England and Wales. If there is a dispute, it will be subject to the jurisdiction of the courts of England and Wales.

24. THIRD PARTY RIGHTS: No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement. This provision shall not affect any right or remedy of a third party which exists or is available apart from the Contracts (Rights of Third Parties) Act 1999.

25. AMENDMENT TO TERMS: We may amend the Terms of the Agreement at any time by giving you fourteen days notice in writing.

26. DURATION: This Agreement shall commence from the date that you appoint us to act as your intermediary or you instruct us to arrange insurances on your behalf whichever of these dates is the earlier. This Agreement shall then continue until cancelled in accordance with the Termination Clause below.

27. CREDIT SEARCH: We use data from a number of sources such as credit reference agencies. This is so we can confirm your identity and give you a quotation. These checks may be carried out at new business and/or renewal stage.

28. TERMINATION: You or Active Insurance Services may terminate this Agreement by giving seven days notice in writing. Termination will also be deemed to have occurred in the event that policies arranged by us for you are terminated or are not renewed. In the event of termination by you, we will be entitled to receive all fees or brokerage payable (whether or not these have been received by us) in relation to policies placed by us prior to termination. Either party may terminate this Agreement immediately, by giving notice in writing, if the other party;

- is in material, or repeated, breach of this Agreement, and if such breach is capable of remedy does not rectify such breach within 30 days of written notice of it,
- in the event, or suspicion, of fraud, non-disclosure, or misrepresentation, or dishonesty
- immediately, without notice, should either party become the subject of voluntary or involuntary liquidation or administration proceedings or (if applicable) become the subject of an action in bankruptcy or make or propose any composition with creditors or otherwise acknowledge its insolvency, suspends its activities or upon a resolution being passed or an order made for its winding up

In the event that this Agreement is terminated, We will cease to be Your agent. As a consequence of this we will no longer provide you with any services, including claims handling where this service is provided to you prior to termination, except where we are required to continue handling your claim under the terms of our delegated authority from certain insurers. Any commission or fee is considered to be fully earned when your insurance(s) incept and any unpaid commission or fee will be due and payable to us upon termination. Any unpaid fees may also be due and payable prior to inception of your insurance(s) subject to the terms of the relevant fee agreement. If you still require services from us these will be subject to a new written Agreement and we reserve the right to make an additional charge for these services, however there is no obligation on us to agree to perform such services.

29. Debt Recovery: If for any reason you default on a payment (instalment or account balance) either arranged with us or via a third party credit provider of any kind, and after several reminders the debt remains unpaid, we will CANCEL your insurance policy. We may also employ a debt recovery service. They will inform you that if the debt remains unpaid to us within the following 7 days of contacting you, then the debt becomes theirs. They will make the following recovery charges to you, which you will have to pay in addition to any debt - 10% of the debt or £150 whichever is the greater, plus a fee of £30 for each letter of visit incurred to collect the debt. It is in your interests to pay instalments or balances on the agreed