

# CLIENT AGREEMENT



In arranging general insurance, **Perfect Health** is authorised and regulated by the Financial Services Authority ("FSA") register number 463742 and act as Independent Intermediaries. This information as well as our name and address may be verified on the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FSA on 0845-606-1234.

FSA regulates the sales, advisory and service standards of the general insurance industry to ensure that general insurance customers are treated fairly.

Our service includes: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements as we have access to leading insurers in the marketplace; and helping you with any ongoing changes you have to make. For day-to-day administration you will usually deal with us but in the event of a claim, this is normally dealt with directly between you and the Insurer. If however, you have any difficulties with the claims process, please contact us, as we will be pleased to help.

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 either, write to Perfect Health, The Old Forge, Hatfield Park, Hatfield, Herts, AL9 5NB or telephone 01707-266051. A copy of our full Complaints Handling Procedures is available on request.

We subscribe to the Financial Services Compensation Scheme. 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 is covered for 90% of the claim with no upper limit. Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy and when you renew your insurance. It is important that you ensure that all statements you make, proposal forms, claim forms and other documents are full and accurate. If a form is completed on your behalf you must check that all answers are true and accurate before signing. You are advised to keep copies of any correspondence or documents you send to us or direct to Insurers.

Please note that if you fail to disclose any material information to your insurers, or there are any inaccuracies in the information given, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are in any doubt about whether information is material, you should disclose it.

We will forward to you all documents showing ownership of your policy as soon as practicable after we receive them. Where a number of documents relating to a series of insurance are involved, we will normally hold each document until the series is complete and then forward them to you.

Information that we hold about you will be held on computer and/or in paper files under the Data Protection Act 1998.

The information that you give us may be disclosed to third parties, such as product providers and credit reference agencies for the purpose of processing your application, the FSA and to our Compliance Advisers. It will also enable further services to be provided to you and so that your details can be best matched with the services available. You may ask us not to contact you about additional services and products by writing to us.

Unless we are notified of any changes we shall assume the data we hold about our customers is correct and shall use it to provide quotations when policies fall due for renewal.

All quotations are subject to change in respect of the amount of premium indicated, and/or the terms and conditions that are applied. If you would like to know the amount of commission we are paid in respect of your insurance contract, this information is available upon request.

You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not please advise us immediately as a breach of any term, condition or warranty may enable your insurer to decline your claim and/or terminate your policy.

It may on occasion be necessary to amend our Client Agreements. Unless we obtain your consent, we will give you at least fourteen days notice of our intention to do so before conducting general insurance business with or for you, unless it is impracticable in the circumstances to do so

Our Client Agreement may be terminated at any time without penalty by either party, giving seven days' notice to that effect to the other, but without prejudice to the completion of transactions already initiated. A due proportion of any charges for services provided shall be settled to that date.

This Client Agreement excludes any rights, which may be conferred upon third parties by the Contracts (Third Party Rights) Act 1999.

You should note that by agreeing to this Client Agreement you specifically agree to information about you being used/disclosed in the manner described.

For you additional security we do not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

The laws of England and Wales shall govern this agreement and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English courts.

Please sign below to indicate that you have read and agree to these terms of business. You should note that by signing these Terms of Business you specifically agree to information about you being used / disclosed in the manner described.

**Name (Print):** \_\_\_\_\_ **Client's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

This information will be used to administer your application, to deal with queries and to bring to your attention additional services and products that may be of benefit to you. Under the Data Protection Act 1998, individuals have right to see personal information about them that we hold on our records. A charge may be made for this service. If you exercise this right, or have any other related queries, you should write to us at the above address.