

Alter Ego Construction And Int
4 Torrance Avenue
East Kilbride
Glasgow
G75 0RN

One Insurance Solution
3rd Floor, Frobisher House
Nelson Gate
Commercial Road
Southampton
SO15 1GX

Telephone: 0333 222 1060
Fax: 0845 219 0467
mydocs@oneinsurancesolution.co.uk
www.oneinsurancesolution.co.uk
Broker Ref: **3/BODX83PL02**

12th August 2015

Dear Mr Bolton

**Re: Public Liability - OIMR\PL013458\PC
Your Liability Insurance Policy**

Thank you for your recent instructions to renew cover on your behalf for liability insurance. We are pleased to confirm that cover has been renewed with a **panel of Insurers led by RSA** with effect from **08/08/2015**. Details of your new policy, including any requirements specified by your insurer, are now outlined for your attention:

Suitability

We have identified your demands and needs, and based the cover on your specific requirements relating to your trade which are shown in the business description. The covers that you require are detailed below:-

Cover Section	Sum Insured	Included
Public Liability	£5 Million	Yes
Employers Liability	£10 Million	Yes
Tools Cover	N/A	No
Couriers Transit Cover	N/A	No
Property All Risks - Contents	N/A	No
Property All Risks - Stock	N/A	No
Business Interruption	N/A	No
Contract Works Cover	N/A	No
Hired in Plant Cover	N/A	No
Own Plant Cover	N/A	No
Personal Accident Cover	N/A	No

We are pleased to confirm that your policy continues to meet your requirements. In addition, our recommendation takes into account the need to arrange cover at the most competitive premium available from our panel of insurers.

Premium Summary

Insurer Premium	£340.05
Insurance Premium Tax	£20.40
Annual Policy Arrangement Charge	£86.00

Total Annual Premium **£446.45**

> **What is Covered** <

Business Description
Project Management
Consultancy

Trading Status
Limited

Insurer
a panel of Insurers led by RSA

Effective Date
08/08/2015

> **What to do Now** <

**Tell us if you wish to
change anything**

**Check the cover details
are correct**

**Read the terms &
conditions and familiarise
yourself with any warranties
or conditions of the policy**

**Let us know if you require
any other insurance products
or financial services**

The capacity in which we are acting

We act as your agent when sourcing insurance policies, placing cover and in the event of a claim.

How we made our selection

We have carried out a 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.

Awareness of Policy Terms

A summary of cover detailing the main benefits and exclusions of the policy, is enclosed. We must point out this is an outline only. Please check this carefully to ensure that the cover meets your requirements. Your attention is also drawn to the information about the services we offer and our Terms of Business. This includes important information about us, who we are regulated by, our complaints handling procedure and much more. If you have any questions about the enclosures you should contact us immediately.

Premium Payment

You have selected to pay for your policy in full we have received the payment due of £446.45.

Enclosures

You will find enclosed the following important documents in relation to your policy:-

- * - Proposal Form/Statement of Facts Disclosed
- * - Liability Scheme Policy Schedule
- * - Liability Scheme Policy Wording
- * - Certificate of Employers Liability Insurance
- * - Details about Our Insurance Services
- * - Our Terms of Business

If any information shown in the above documents is incorrect, please inform us immediately as it may affect the validity of your policy. Please pay particular attention to the Statement of Facts.

Our Remuneration

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

Cancellation

Please note that you are not entitled to a period of 14 days reflection under this policy.

Claims Notification

Full details of how to make a claim can be found in your policy document.

We thank you for your valued custom and hope that you will consider us for any other insurance requirements you may have.

Yours sincerely



Gurvinder Chahal
One Insurance Solution



**One Insurance Solutions Liability Scheme Policy
Statement of Fact**

Date of Issue: 08/08/2015

Policy Number: OIMR\PL013458\PC

IMPORTANT NOTICE

Please read the following information carefully. It forms a record of information advised and constitutes the basis of your contract of Insurance.

THIS IS AN IMPORTANT DOCUMENT. PLEASE KEEP IT IN A SAFE PLACE. IF THE DETAILS ARE CORRECT THEN THERE IS NO NEED TO RETURN IT TO US.

If any of the facts in this statement are incorrect you must notify us as soon as possible and, in all circumstances, within seven days from the date of inception of the policy. Failure to advise that the facts in this statement are wrong could result in the invalidation of the policy.

Upon payment of the premium requested and subject to the Statement of Fact not being rejected by you, you are accepting the Insurance offered on the terms contained in the Statement of Fact, the Certificate Schedule and the Certificate Document, which are attached.

Name of Insured:	Alter Ego Construction And Interiors Consultancy Limited
Trading Name:	Alter Ego Construction And Interiors Consultancy Limited
Status of the Insured:	Limited
Correspondence Address:	4 Torrance Avenue
	East Kilbride
	Glasgow
	G75 0RN
Primary Trade or Business:	Project Management Consultancy
Has the proposer, any director or partner of the Trade or Business:	
had any convictions for any criminal offence or any pending prosecution involving dishonesty, arson, theft or any wilful damage?	No
ever been declared bankrupt or insolvent or been the subject of bankruptcy proceedings?	No
ever had a proposal refused or declined, or had an insurance cancelled, renewal refused or had special terms imposed by an insurer?	No
sustained any loss or incurred any liability whether insured or not in the last five years?	No
Does the Trade or Business:	
involve the use of asbestos, chemicals or other substances that could be harmful to health, other than chemicals and other substances that are normal for the trade?	No
dispose of fumes, effluent or other harmful waste?	No
The Majority of the work of the Trade or Business is undertaken in:	
'England, Scotland, Wales, Isle of Man and the Channel Islands'	Yes
The number of working proprietors or partners:	1
The maximum number of employees, including any working directors, engaged solely in clerical work:	
in manual work:	3
Is there any use of woodworking machinery?	No
Is cover required for Employers Liability?	Yes
Is cover included for Temporary Employees?	No

Public Liability Limit of Indemnity:	£5 Million
Tools & Transit Section:	Not Insured
Property All Risks Section	Not Insured
Business Interruption Section:	Not Insured
Couriers Transit Section	Not Insured
Personal Accident Section	Not Insured

Data Protection

For Data Protection Act purposes your personal data will be held and processed for insurance administration. For this purpose the information may also be passed to selected third parties including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance your insurance advisor who arranged this contract of insurance on your behalf to the processing of that data by Your Insurers.

You have the right to access (subject to limited exceptions) and if necessary to rectify the information that we hold.

Insurers pass information to the Claims and Underwriting Exchange register and the Motor Insurance Anti-Fraud and Theft Register. These registers have been established to help check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy, all incidents must be declared whether or not they may result in a claim. The information may be passed to the registers.

Complaints Procedure

If you have a Complaint which relates to either Your Policy or to a claim which you have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next business day.

If Your broker is unable to deal with your concerns the matter will be forwarded onto Your Insurer via your Insurance provider, who is:-

Brightside Insurance Services Limited trading as One Insurance Solution
3rd Floor Frobisher House
Nelson Gate, Commercial Road
Southampton
Hampshire
SO15 1GX

Telephone: 0333 222 1060

Facsimile: 0845 219 0467

Whilst reviewing your complaint Your Insurer will:

- ◆ Acknowledge Your complaint promptly
- ◆ Investigate Your complaint quickly and thoroughly
- ◆ Keep You informed of the progress of your complaint
- ◆ Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.

If You are unhappy with the final decision made by Your Insurer , You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0800 0234567 (for landline users)
Telephone:0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

DECLARATION

Please read the Declaration carefully, sign below and return to us (showing the correct information) if any information shown in this Statement of Fact is incorrect. If there is more than one Proposer then all should sign.

I/We have read the Statement of Fact and the Certificate Schedule supplied.

I/We understand that any material fact, which is information that may influence the Company in the acceptance and terms provided, has been disclosed and recorded.

I/We declare that to my/our knowledge and belief the answers and particulars given on the Statement of Fact made by me/us are true and complete, and that I/We have not withheld any material information. Failure to disclose such information may result in claims not being met.

Dated:

Proposers Signature(s):



TRADESMANS LIABILITY INSURANCE - CERTIFICATE SCHEDULE

Certificate Number:	OIMR\PL013458\PC
Insured Name and Address	Alter Ego Construction And Interiors Consultancy Limited 4 Torrance Avenue East Kilbride Glasgow G75 0RN
Business	Project Management Consultancy
Period of Insurance	08/08/2015 to 07/08/2016 (Both dates inclusive at Local Standard Time)
Limits of Liability/Sum Insured	
Section 1:Public/Products Liability	GBP 5,000,000 any one event/unlimited in the period of insurance but in all for products
Section 2:Employers Liability	GBP 10,000,000 any one event but GBP 5,000,000 any one event in respect of ASBESTOS and TERRORISM
Section 3:Personal Accident	Not Included
 <u>PREMIUM BREAKDOWN</u>	
Premium:	GBP 360.45
Excess:	GBP 250
Operative Memoranda:	Please see following pages

THIS IS TO CERTIFY that in accordance with the authority granted to us UNDER CONTRACT No OIMCC140063, which will be supplied on application, the said Insurers are hereby bound in accordance with the terms and conditions as attached hereto or as entered hereon.

Operative Memoranda:

Endorsements applicable in respect of the **TRADE** or **BUSINESS of Project Management Consultancy**
1-Bona Fide Sub-Contractors Warranty; 2-Manual Work Away Exclusion; 27-Professional Services Exclusion

Identity of Insurers

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc (No.93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited.

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covea Insurance plc

Covea Insurance plc, Registered in England and Wales No.613259.
Registered office, Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



"CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No. OIMR\PL013458\PC
Reference No. BODX83PL02

- | | | |
|----|---|--|
| 1. | Name of policyholder. | Alter Ego Construction And Interiors Consultancy Limited |
| 2. | Date of commencement of insurance policy. | 08/08/2015 |
| 3. | Date of expiry of Insurance policy. | 07/08/2016 |

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b); and**
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Royal & Sun Alliance Insurance plc and other insurers as defined in the Policy (Authorised Insurers)

A handwritten signature in black ink, appearing to read 'A.P. Brown', is written over a light blue horizontal line.

A P Brown
UK Chief Executive
Royal & Sun Alliance Insurance plc

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

Name and address of issuing intermediary:

Brightside Insurance Services Limited trading as One Insurance Solution
Brightside Park, Aust, Bristol, BS35 4BL

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about our insurance services

One Insurance Solution

3rd Floor, Frobisher House
Nelson Gate, Commercial Road
Southampton
SO15 1GX

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services and insurance. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose Products do we offer?

-> We offer products from a range of insurers for commercial vehicle and business insurance. We only offer uninsured loss recovery, legal expenses from Albany Assistance and breakdown cover from Liverpool Victoria.

Ask us for a list of Insurers we offer insurance from.

- We only offer products from a limited number of Insurers
- We only offer products from a single Insurer

3. Which services will we provide you with?

-> We will advise and make a recommendation after we have assessed your needs.

- You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

-> A Fee

- No Fee

An annual policy arrangement charge will be made for arranging insurance on your behalf; the amount will be detailed on your quotation. We also make a charge for altering a policy, issuing a duplicate document and for cancelling cover. Full details will be provided before you enter into a contract of insurance arranged by us.

5. Who regulates us?

Brightside Insurance Services Limited trading as One Insurance Solution Ltd, 3rd Floor, Frobisher House, Nelson Gate, Commercial Road, Southampton, SO15 1GX is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 302216.

Our permitted business is arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA directly on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please write to the Managing Director at the following address:

One Insurance Solution
3rd Floor, Frobisher House
Nelson Gate, Commercial Road
Southampton
SO15 1GX
Telephone: 0333 222 1060
Facsimile: 0845 219 0467

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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.

Insurance advising and arranging cover is covered for 90% of the whole of the claim, with no upper limit. Compulsory insurances are covered for 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

OBIS/N140906R140906

Terms of Business

About One Insurance Solution and the Service We Provide

About Us

One Insurance Solution is a trading style of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority (Firm reference No. 302216). <http://www.fca.org.uk/register/>. Registered in England and Wales number 04137311 Registered Office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

Our Status and The Services Provided

One Insurance Solution is an insurance intermediary and we arrange cover through a panel of leading insurers and intermediaries. Please note that for certain products we use only one insurance company. Our service includes, but is not limited to, arranging your insurance cover and helping you with ongoing changes. We will advise and make a recommendation after we have assessed your needs.

The Capacity in Which We Are Acting

One Insurance Solution acts on your behalf when sourcing a suitable policy, placing the insurance and in the event of a claim, unless the insurance is arranged under a delegated binding authority where we act as agent of the insurer when placing the insurance.

Answering Questions

One Insurance Solution expects you to provide complete and accurate information when you take out your insurance policy, throughout the lifetime of the policy and when you renew your insurance. Any advice we offer will be based on the details you provide.

When purchasing, amending and renewing your insurance policy, you must take care to answer all questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled or your claim rejected or not fully paid.

If you are unsure of your answer to a particular question, you should make reasonable efforts to obtain the information required to answer it correctly.

If you need help with any of the questions, please contact us.

One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

Tel: 0333 222 1060

Fax: 0845 219 0467

We will send you a Proposal Form or Statement of Information confirming the information you have supplied, with your policy documents. Please make sure that all the information shown is correct. If you notice any inaccuracies, please contact us to make the required amendments immediately. Depending on the changes made, your premium may alter and your cover adjusted. We will inform you if this happens.

Always keep copies of correspondence sent or received concerning your insurance.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you're not required to disclose convictions regarded as spent.

Driving Licences (Motor Insurance Only)

We may for certain policies require a copy of the driving licence for all drivers named on your policy. We would ask for a copy of the counterpart driving licence and a copy of the front and back of the driving licence photocard. Failure to provide us with this information within 30 days of the policy start date may result in your policy being cancelled and cancellation charges would apply.

If we identify a discrepancy or discrepancies on receipt of copies of the Driving Licences, which do not correspond to the information you have provided when you purchased your policy, we will apply the correct information. As a result of us applying the correct information, your insurer may change the premium or withdraw cover. If the cover is cancelled by the insurer we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

No Claims Discount (Motor Insurance Only)

If you are unable to supply your previous Insurers name, policy number and expiry date during the sale of your policy, you must provide written evidence within 14 days. Failure to provide evidence within this period will result in Insurers issuing the policy at the gross premium (i.e. without benefit of the discount) or the policy being cancelled. You will be immediately responsible for the balance of premium payable. We will also apply the charge(s) as set out in the 'Policy and Administration Charges' section of this document.

If on receipt of proof of your No Claims Discount we identify a discrepancy which does not correspond to the information you provided we will apply the correct information. Where applicable an additional premium will be charged by your insurer. We will also apply the charge set out in the 'Policy and Administration Charges' section of this document.

Where as a result of a reduction in No Claims Discount, your insurer decides to withdraw cover; we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Anti-Fraud Registers

We will pass details to the Claims and Underwriting Exchange Register which is run by Insurance Database Services Limited (IDS Ltd), and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI), to check the information provided and prevent fraudulent claims. When dealing with your request for insurance these registers may be searched.

If we identify a discrepancy on the aforementioned registers which does not correspond to the information you have provided, we will apply the correct information. Where applicable, your insurer may charge an additional premium. We will also apply the charge(s) set out in the 'Policy and Administration Charges' section of this document.

Where as a result of us applying the correct information, your insurer withdraws cover, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Under the conditions of your policy, you must inform us of any incident (such as an accident or a theft) which may, or may not, give rise to a claim. When you inform us of an incident, we'll pass the information relating to it to the registers.

Check Your Documents

Awareness Of Policy Terms

When you take out a policy we will send you a Proposal form or Statement of Information which shows the information you have supplied to obtain insurance cover. Please check this carefully and inform us immediately of any errors. You should also check the Schedule, Policy Wording and Certificate of Insurance (Motor Insurance Only), as these documents form the contract of insurance with your insurer(s). If you make any changes to your policy, or add additional information we will send you a copy of the revisions. You will have the opportunity to correct any errors, but please be aware that this could result in an additional premium being charged by your insurer(s) and an administration charge by ourselves.

Breach of any terms, conditions or warranties may enable your insurer(s) to terminate your policy, or repudiate a claim under your policy. If there is anything you do not understand please contact us for help.

Cover

Please check that the cover being provided to you is the cover you need. Your policy will be based on the answers you have provided during the quotation process. It is your responsibility to provide accurate information when you take out, change or renew your insurance policy. If you make any changes to your policy during the period of cover you will be advised prior to making these changes of any revised policy terms and conditions that may apply.

If your existing Certificate of Motor Insurance has expired, no cover will exist until a replacement Certificate of Motor Insurance has been issued. We recommend you keep copies of all communications from One Insurance Solution for your records.

Road Traffic Act (Motor Insurance Only)

You're reminded that it is your personal responsibility under Road Traffic Act legislation to ensure that before using or permitting the use of a vehicle on the public highway, you're in possession of a current valid Certificate of Motor Insurance.

Charges and Cancellation Process

Policy and Administration Charges

During the lifetime of your policy you may need to contact us and make changes. Some of these changes may also result in a change of premium charged by the insurer. In addition to the premium charged by insurers, charges are made to cover the administration of your insurance. These are as follows:

Annual Policy Arrangement Charge*	up to 25% of the Insurers premium*
Mid-term adjustment	£75.00
Direct Debit Arrangement	£25.00 (loans up to £500) £35.00 (loans £500 and over).
Credit Card Handling Charge	2.99%
Duplicate Document/Non-Standard Letters	£10.00
Default or Non-Payment Charge	£25.00
Cancellation	
Within the 14 Day Cooling Off Period	We will retain no more than £35.00 of the combined arrangement charges.
Outside the 14 Day Cooling Off Period	£75.00

*The actual Annual Policy Arrangement Charge will be disclosed to you at the point of sale and in your policy confirmation documents.

Cancelling Your Insurance

To exercise your right to cancel a policy contact us at:

One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

Tel: 0333 222 1060

Fax: 0845 219 0467

Where we may cancel your insurance

There are occasions where the insurer will ask us to cancel your insurance on their behalf. This is only done if there is a good reason for doing so and examples can be found in your policy wording. Before your policy is cancelled you will be sent not less than seven days written notice to your last known address by Recorded Delivery.

All policy add-ons will be cancelled if your main policy is cancelled.

You are required to return your original Certificate of Insurance (Motor Insurance Only) immediately following cancellation.

Within the 14 Day Cooling Off Period

If you're a consumer buying or renewing a policy which provides cover for you in a private capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is the later. If you exercise this right **and the cover has not yet commenced**, you'll be entitled to a full refund of the premium paid.

If the insurance has commenced and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- A pro rata deduction of the total premium for the time that you have been on cover.
- £35.00 of the combined annual arrangement charges, as set out in the 'Policy and Administration Charges' section of this document.

Outside the 14 Day Cooling Off Period

Annual insurance policies are arranged for a period of 12 months and you are required to pay the full amount stated. Where the insurance policy is cancelled other than within the cooling off period and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- The Annual Arrangement Charge and commission earned by us for placing the insurance policy.
- £75.00 Cancellation Charge as set out in the Policy and Administration Charges section of this document.
- Direct Debit Arrangement Charge (where applicable).
- The full cost of all add-on and inclusive products that you have purchased (where applicable).
- A charge for the time you have been on cover.*

* To calculate the cost for the time on cover, your insurer will either apply a pro-rata calculation or use higher rates for short periods of cover. A table of charges or short term cancellation rates will be shown in your policy schedule, if applicable. Please note, we do not issue refunds of less than £10.00

Where the amount that you owe exceeds the amount that you have paid us, you will be required to make payment for the outstanding amount within 14 days. Failure to do so may result in One Insurance Solution taking steps to recover the debt.

Payment Of Premiums And Refunds

Unless otherwise agreed and formalised by a premium instalment plan, all premiums are due on the day cover is arranged, the date the policy is due for renewal, or the date any mid-term adjustment is processed.

If we arrange a direct debit instalment plan for you an administration charge* (see table of charges) will apply. This amount will be disclosed to you at the point of sale and in your policy confirmation documents. Alternatively, if we arrange a non-direct debit instalment plan for you an administration charge* (see table of charges) will apply. Again, this amount, included in your Annual Arrangement Charge, will be disclosed to you at point of sale and in your policy confirmation documents.

You will be responsible for paying the instalments as they fall due. In the event that payment is not made, you will be sent a 7-day cancellation letter by Recorded Delivery. Cover will cease from the date advised in this letter.

If we cancel your insurance for this reason, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Any premium returned by the insurers will be off-set against any balance that may still be outstanding on your instalment plan. If the amount that you owe exceeds the amount that you have paid, you will be required to make payment for the outstanding amount immediately. Failure to do so may result in us taking steps to recover the debt including passing on details of the debt to an external debt collection agency. Where this happens, the debt collection agency reserves the right to apply a fee for their services which they will collect along with the outstanding balance.

In most cases, refunds will be credited back to the card used to make payment. However we may issue refunds by cheque, made payable to the policyholder. If you have any concerns over either of these refund methods then please contact us prior to making any changes to your policy. Please note that the choice of whether to refund by card or cheque is for security reasons and remains at our discretion.

Refunds made to a payment card will appear in your account between 3-5 working days depending on your banking provider.

We will not accept responsibility for cancellation of insurance by insurers due to late or non-payment of premium by customers.

General Conditions

Service Standards

It is our intention to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to:

Managing Director, One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

We'll acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response. We will provide you with a final response within 8 weeks.

Full details of our complaints handling procedures are available upon request.

If you remain dissatisfied with our response to your complaint you may refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. You may contact them at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0800 023 4567 (from a landline) or 0300 123 9 123 (from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Claims

We have no authority to handle claims on behalf of insurers. In the event of an incident occurring which may give rise to a claim under your policy, you should notify us as soon as possible using the contact details on either your Certificate of Insurance or the Make a Claim section of your policy wording.

Please note that you must report all incidents as soon as possible. Late notification could compromise your claim.

Limitation/Exclusion of Liability

Our liability for losses suffered by you as a **direct consequence of any negligent performance** of our services to you under this agreement **shall be limited in all circumstances to £5,000,000 per claim**. In all other circumstances our liability for losses suffered by you because of our performance or non-performance of our services under our agreement with you, will be limited to the amount of commission and fees which we have received for arranging your insurance cover during the 12 months before the claim arose.

We will **not** be liable to you for any:

pure economic loss;

loss of profit; or

loss of business;

in each case whether the loss is direct, indirect or consequential, **nor** shall we be liable to you for any claims for consequential compensation (whatsoever) which arise out of, or in connection with, our services to you under this agreement.

Nothing in this paragraph excludes or limits our liability to you for death or personal injury caused by our negligence, or for loss to you caused by our fraud, our wilful misrepresentation, or the breach by us of any obligations which we owe to you under any regulations which apply to the provision of our services to you under this agreement.

Quotations

Quotations offered by One Insurance Solution are only valid for the period advised to you. Your insurer has the right to decline your risk, increase the premium or restrict the policy if any errors or omissions are found in the Proposal Form or Statement of Information. A quote shall be treated as an invitation to treat and can be withdrawn by the insurer at any point before the Policy Documents are issued.

Motor Insurance Database (MID) (Motor Insurance Only)

Information relating to your Motor insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licencing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- iv. The provision of government services and/or services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic incident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic incident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Data Protection Act

Any information we hold about you, whether on our computer system or on paper files, will be treated as private and confidential. We will use and disclose your information to insurers, their agents, the regulator and other third parties in the normal course of administering or arranging your insurance policy. We may also obtain information about you from credit reference agencies to check your credit status and identity. The agencies record our enquiries but your credit standing will not be affected.

From time to time, we'd like to get in touch with you by phone, email, SMS or post to tell you about the other products, services and special offers available from Brightside Group.

Your details are safe with us because we won't share your details with anyone else for marketing purposes.

If you don't want to hear from us, simply opt out of receiving marketing communications by writing to our Marketing Department at Brightside Park, Aust, Bristol BS35 4BL or email them at marketingdept@brightsidegroup.co.uk

How to access your information

Under the Data Protection Act 1998 you have the right to request a copy of all the personal information we hold about you. To do this, simply write to us at Data Protection Officer, Brightside Insurance Services Ltd, Brightside Park, Aust, Bristol BS35 4BL enclosing a cheque for £10.00 payable to Brightside Insurance Services to cover our administrative costs in dealing with your request. If you have any queries in respect of confidentiality and data protection please contact us either by writing to: Managing Director, One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX. Or by Tel: 0333 222 1060.

Withholding Documents

We reserve the right to retain certain documents until payments due have been made. We will provide any documents you are required to have by law. If the credit agreement requires you to pay an advance payment, you're required to pay that payment by the date specified by us or your policy may not be valid.

Risk Transfer

Premiums that we collect from you are held in an insurance broking bank account specifically for the purpose of holding premiums. By virtue of agreements held with insurers, we collect premiums as agents of the insurer. Therefore, once we have collected the premium from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer(s). We'll remit premiums to insurers in accordance with our agreements with insurers.

Client Money Segregation (Statutory Or Non-Statutory)

Premiums that we collect from you will be segregated into and held in either a Statutory or Non-Statutory Insurance Broking Trust Bank Account. We'll hold the money as trustee for the insurer. The bank account is set up as a trust governed by our agreements with our insurers. This means that once the client money is segregated into the trust account it falls into our legal ownership but remains for the beneficial ownership of the insurers. If we become Insolvent, the terms of the trust dictate that insurers will have a prior claim on the money in the account according to their specific interests. Where insurers permit use of a Non-Statutory Trust we may agree to extend credit to other customers using money from the bank account. We'll have in place and maintain systems and controls to ensure that we are able to monitor and manage client money transactions and any credit risk arising from the operation of this trust arrangement.

Earning Interest On Customer Premiums

We hold premiums that you pay us in a Client Money Bank Account. Under Financial Services Authority Regulations we have to inform you that we may earn interest from money held in our Client Money Bank Account, which may exceed £20 for any one transaction that you make with us. Interest earned will not be held for the benefit of customers. By accepting these Terms of Business, you are giving your consent for us to act in the manner described above.

Segregation Of Investments

We hold premiums that you pay to us in a Client Money Bank Account. We may invest these premiums in a range of permitted designated investments as prescribed by Financial Services Authority Regulations. In the event that there is any shortfall in our client money resource attributable to falls in the market value of any of these permitted designated investments, we shall make provision for, and bear the cost of, any such shortfall. By accepting these Terms of Business you're giving your consent for us to act in the manner described above.

Other Taxes Or Costs

Please note that there is a possibility that other taxes and/or costs may exist in respect of One Insurance Solution and services offered by us, which are not paid through or imposed by us.

Commission Disclosure

We charge an Annual Arrangement Charge (the amount will be disclosed at the point of sale) and receive part of your premium as commission from the insurer on placing your insurance business. If you are regarded as a commercial customer (your policy has been purchased for your trade or profession) you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance.

Governing Law

This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

Variations

No variations to these terms are held to be valid unless in writing and signed by an authorised officer of One Insurance Solution. The Company's staff are not authorised to agree any variation. One Insurance Solution may vary the terms of this agreement on renewal of your insurance policy. You will be provided with advance notice of the changes to allow you to make an informed decision before renewing your policy.

Statutory Rights

Agreement to our Terms of Business does not affect your statutory rights.