



Premier Choice Group

The Health Insurance Specialists

TERMS OF BUSINESS FOR CLIENTS

Introduction

This terms of business agreement sets out the nature and scope of the services Premier Choice Group will be providing to you and other information required by law.

By instructing us to act you will be deemed to have accepted this Agreement. This Agreement can only be varied by agreement in writing between us.

About The Premier Choice Group and Who Regulates Us

Premier Choice Group is not a legal entity but is a Holding Group consisting of three member companies: Premier Choice Healthcare Ltd, Premier Choice Lifecare Ltd and Premier Choice Employee Benefits Ltd. Premier Choice Healthcare Ltd is Authorised and Regulated by the Financial Services Authority and its FSA register number on their Web site is: **312878**.

Premier Choice Lifecare Ltd and Premier Choice Employee Benefits Ltd are Appointed Representatives of Premier Choice Healthcare Ltd.

Our permitted business is to sell and administer general insurance products.

You can check this information on the FSA register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Our Service to You

We can offer products from a wide range of Insurers and will advise and make a recommendation for you after we have assessed your needs for:

Private Medical Insurance
Group Income Protection
Life Assurance and Critical Illness
Travel Insurance
Dental Insurance
Income Protection

In arranging insurance for our customers, we act as an independent intermediary and act on your behalf. Our service includes: advising you on your insurance needs, arranging your insurance cover with our insurers and helping you with any ongoing changes you have to make. Where you ask us we will provide advice and assistance on claims matters, however we will not become involved in the claims process in any other way and will not be involved in payment of claims. Claims generally are handled directly by insurers.

We will send you your policy documentation confirming the basis of cover (including the insurer's summary sheet) together with details of the premium amounts and the date it is due.

We will forward the policy documentation and any amendments or endorsements to your policy as soon as reasonably practicable.

We will tell you if an insurer is connected to PCG, or, if there are any special arrangements existing between those two parties.

Your Responsibilities

Disclosure of Information and Changes in Circumstances

You are responsible for providing us and the insurers with the information we request from you to enable us to seek the cover you require. It is important that you understand that any information, statements or answers made by you to us or the insurers are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answers may invalidate your insurance cover in part or whole. Material facts are matters or information which may influence your insurer as to the acceptability or otherwise of your proposal or renewal and must be disclosed immediately. Please do consult us if you are in any doubt on any aspect. Further information on material facts will be detailed in your statement of demands and needs.

Please note that the disclosure of material facts not only applies at the commencement or renewal of your policy but also at anytime during the lifetime of your policy. You should therefore advise us as soon as reasonably practical of any changes in your circumstance (including changes of address) which may affect our service to you or the cover provided under your policy. This should include any changes to scheme membership (if relevant).

Insurers

The decision regarding suitability of any insurer or market rests with you. If you have any concerns regarding any insurer chosen for your insurance requirements you must let us know as soon as possible and we will then discuss them with you.

Importance of Reading Your Policy Documentation

You are responsible for reviewing the evidence of insurance cover and other related documents which may be sent to you from time to time to confirm that it accurately reflects the cover, conditions, limits and other items that you require. Particular attention should be paid to policy conditions as failure to comply may invalidate your cover. If there are any discrepancies please you should contact us immediately.

You are advised to keep copies of all documentation sent to or received from us for your own protection.

Payment of Premiums

You must provide settlement with cleared funds of all monies due in good time, direct to an Insurer in accordance with the payment dates(s) as specified in either the Policy documentation or other relevant payment documentation (Payment Date). Failure to pay by the Payment Date may lead to insurers cancelling your policy. Premiums will include insurance premium tax at the current rate.

Client Money

We are unable to hold client money in any way. If you wish us to pass money on to your Insurer this must be by way of cheque made payable to that Insurer marked Account Payee only.

Our Remuneration

Our remuneration may be a fee paid by you to us or as a commission paid by the insurer. Any commission which is due is payable out of the premium paid by you and is allowed by the insurer (s) with whom your cover is arranged. Should we decide to charge a fee for our services this will be discussed with you and confirmed in writing.

On occasion we may be remunerated by both commission and a fee.

Cancellation within the cooling off period – Consumers Only

We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. If you are a consumer (that is an individual buying insurance for personal use only i.e. wholly outside your business or profession) you will have the right to cancel your insurance policy within 30 days for pure protection policies i.e. Term Life or Critical Illness or 14 days for general insurance e.g. private medical insurance or travel.

The cancellation period begins (the later of):

- the day of the conclusion of the contract (for general insurance contracts),
- the day after the customer was informed that the contract was concluded (for pure protection contracts); or
- if later, the day after the customer receives full policy documentation.

You may be required to pay for the time on risk should you invoke cancellation and this will be at the discretion of the insurer.

Cancellation of this agreement

Our arrangement may be terminated upon the giving of notice in writing to the other party or as you may be advised. In the event our services are terminated by you, we will be entitled to receive all fees payable and any commissions outstanding.

Confidentiality

We will treat any information in our possession which relates to your business as confidential. It will be necessary, however, for us to disclose information that you consider confidential to insurers or other parties, when acting on your behalf, where we reasonably consider such information to be material to the risks being covered, or for internal review and audit purposes. Likewise, we may disclose to third parties certain industry wide statistics or other information which may include information relating to you. Any sensitive information will be handled appropriately and information specific to you will not be identified without your consent. It is our policy to retain documents for business effected on your behalf in electronic or paper format for a minimum of 3 years.

Data protection

Personal Data – This section only applies to data for natural persons, i.e. Individuals and not Companies or Corporate entities. Any personal information provided by you may be held by PCG and your insurer(s) in relation to your insurance cover. Premier Choice Healthcare Ltd complies fully with the requirements of the Data Protection Regulations and a Certificate of this is available at our Head Office. Such information may be used by PCG or your insurers' relevant staff in making a decision concerning your insurance and for the purpose of servicing your cover and administering claims. We also reserve the right to open certain correspondence marked Private and Confidential that is sent to our offices, in order for us to discharge the duties expected of us. Under data protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge with a minimum value of £25-00 may be made for this service.

Use for Marketing Purposes

We (PCG) may use, analyse and assess information held about you to give you information about products and services from members of the Premier Choice Group, and those selected third parties which we think may interest you by phone, post or other means. We may pass this information to other members of the PCG so that they may do the same. We may also allow a Client, where requested, to have the ability to access our electronic on line filing and data base system in order that they may view your own files in real time, and also have the ability to download selected scanned documents. If you do not wish to receive information concerning other **PCG** products and services, then please advise your usual **PCG** contact accordingly.

If you Are Not Happy With Our Service

It is our intention to provide you at all times with a high level of customer service. However, if you have any reason to be unhappy with the arrangement or servicing of your insurance, please contact:-
Ann Daniels, Compliance Director, Premier Choice Healthcare Limited at the address at the bottom of this agreement or by emailing her on anndaniels@pch.uk.com

Your custom is valuable to us and we want you to be entirely satisfied with the response and service we give. Our aim is to resolve all concerns internally. If you remain dissatisfied with the way in which we have dealt with your complaint you may refer your complaint to the Financial Ombudsman Service. Their contact address is as follows:-

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
0845 080 1800 www.financial-ombudsman.org.uk

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 is covered for the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about the compensation scheme is available from the FSCS

Introducer Arrangements

We have an Introducer Arrangement in place with an Independent Financial Adviser (Regulated by the Financial Services Authority) for the purposes of making Introductions only for the advice on Investment Linked products or Whole of Life policies. The name of this firm is Brewin Dolphin Ltd. Where it is relevant, such introductions will be made with the client's agreement.

Third Party Rights

Unless otherwise agreed between us in writing no term of this Agreement is enforceable under the Contracts (Right of Third Parties) Act 1999, except by a member of the [PCG](#) Group of companies.

Governing Law

This Agreement, which sets out the terms of our relationship with you, will be governed by and construed in accordance with English Law and any dispute arising under it shall be subject to the exclusive jurisdiction of the English courts.

Premier Choice Group: the constituent members of which are:-

Premier Choice Healthcare Ltd,
Premier Choice Employee Benefits Ltd
Premier Choice Lifecare Ltd

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