

Holistic Insurance Services

Terms of Business Applying to General Insurance customers

By accepting these Terms of Business, you are giving your consent to the actions described in the following sections. Please read this document carefully.

Company Details

GINS Limited t/a Holistic Insurance Services, 181A Watling Street West, Towcester, Northants NN12 6BX 01327 354249 or 0345 222 2236 GINS Limited t/a Holistic Insurance Services is a privately owned company authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number (FRN) is 475577. You can check this on the FCA register by visiting the FCA's website www.fca.org.uk/register or telephone the FCA on 0800 111 6768

Our Service

We offer a combined cover for Malpractice, Professional Indemnity and Public/Products Liability, Legal Expenses, Trade Association/Charity Trustees Liability including Directors and Officers, Personal Accident/Illness to the complementary and beauty therapy sector. You will not receive a personal recommendation from us for any insurance product. We will provide you with sufficient information in order that you can make an informed decision on the type of cover that you require. Our range of underwriters is limited due to the specialist nature of the cover that we offer. Ask us for a list of Insurers if you require it. For certain covers we operate under a Binding Authority provided to us by Insurers.

Statement of Demands and Needs

Your premium and insurance cover will be based on the details that you provide on the proposal form and any other related information. The products that we offer are designed to meet the demands and needs of those who wish to insure their business as outlined in the proposal form. The information that you have provided and on which the premium is based, provides us with a record of the demands and needs particular to your specific circumstances.

Confidentiality and Data Protection

All information about you will be treated as private and confidential and kept secure. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. We may also use the information we hold about you to provide you with information on other products and services we can offer which we feel may be appropriate to you. If you cancel or lapse your policy we may contact you the following year to provide a quotation. If you do not wish to receive marketing information from us please write to us at the above address. Under the Data Protection Act 1998 you have rights of access to any personal information we hold about you in our records. If you have any queries or requests in this regard please contact us. At your request we may provide information to your personal representative.

Solvency of Insurers

We cannot guarantee the solvency of any insurer with which we place business. If any premium is outstanding and cover has been arranged you may still be liable for the premium due. You may not be able to recover any premium paid, whether in full or in part, should an insurer become insolvent.

Your Duty to Disclose Information

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of the policy, and when you renew your insurance. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to us and your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. You should take particular care to check the accuracy of all information you provide.

Notification of incidents/Claims

It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter of claim received by you must be passed to us immediately, without acknowledgement. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests. Your policy summary and policy document will provide you with details on who to contact to make a claim.

Cancellation

You may be entitled to cancel within 30 days of receiving your policy documentation and receive a refund of the premium paid less the administration fee, provided that you return to us the policy documentation and your reason for cancelling within this timescale. If you do decide to cancel then no insurance cover will be in place from the date of inception. If a claim or incident is reported within the first 30 days then you will not be able to cancel the policy. After 30 days cover no refunds can be given and the policy will remain in force for the full 12 month period.

For Trade Association/Charity Trustees Liability including Directors and Officers, Personal Accident/Illness Policies please refer to your policy wording for the cancellation periods and charges.

Financial Services Compensation Scheme (FSCS)

In the event that the Insurer or Holistic Insurance Services fails to meet its obligations then you are protected by the Financial Services Compensation Scheme for the mediation of non-compulsory general insurance for 90% of the claim with no upper limit. For compulsory insurance protection is 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (<http://www.fscs.org.uk>).

Complaints

It is our intention to provide you with the highest possible level of customer service at all times. Should we not meet your expectations, we have a complaints procedure, which is explained below. Should you wish to complain you may do so: In writing to the Complaints Manager Alison Livings; By telephone on 01327 354249; By Fax on 0345 2222237; By e-mail alison.livings@holisticinsurance.co.uk; In person by visiting our office (see above for address). Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Further details will be supplied at the stage of responding to your complaint.

Charges to General Insurance Customers in respect of our standard policy

In addition to the premium charged by insurers we also make charges to cover the administration of your insurance. These charges are noted on your schedule of insurance. Insurance Premiums are subject to Insurance Premium Tax at the current rate levied in the UK or Southern Ireland. This is collected with your insurance premium.

Malpractice, Professional Indemnity and Public/Product Liability Policies not exceeding (per person covered): Arrangement fee up to £53.00 or € 108.00; Renewals up to £53.00 or up to € 108.00. Additional covers such as Business Equipment and Employers Liability will be charged an additional fee up to £35.00 or € 75.00. These fees are non-refundable even if you cancel within the 30 day period and we have issued you with the policy documents. This is because we have incurred administration costs in the processing of your documents. We do not charge for mid-term adjustments to your policy unless you are changing the basis of the policy for example changing from student to full practitioner status.

Where we take a fee for our services we do not accept commission from insurers. Where we take a commission from insurers we do not charge an additional fee. Commission will be disclosed on request. For certain general insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy.

Terms of Payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary). New policies: immediate payment on or before the inception date of the policy. Alterations to existing policies: immediate payment on or before the effective date of the change. Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, your insurer may be forced to cancel the relevant policy/policies, which could mean that part or all of a claim may not be paid. We do not hold client money and therefore all insurance premiums collected are on behalf of the insurers concerned.