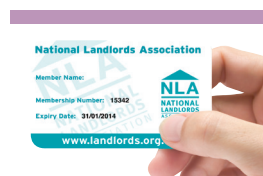


## Client Terms of Business

Applicable from 1st September 2013



**KNOW**  
your rights



**GAIN**  
a competitive edge



**MEET**  
fellow landlords



**STRENGTHEN**  
our voice



**SAVE**  
on services

This is a standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully. If you do not understand any point please ask for further information. These terms supersede all previous terms you may have received from us. Please keep them with your policy(ies), for future reference.

Proceeding with a quotation or a renewal implies your acceptance of our Terms of Business. Acceptance of them gives us the authority to instruct insurance providers on your behalf based on their understanding of your instructions.

### **Who is the Broker?**

NLA Rent Protect is brought to you by Alan Boswell Insurance Brokers Ltd. Both NLA and TLS Tenant Referencing Services Ltd are introducer appointed representatives of Alan Boswell Insurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority.

This information can be checked by visiting the Financial Conduct Authority website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

\*In respect of these terms of business 'we', 'our' or 'us' means Alan Boswell Insurance Brokers Ltd.

### **Whose Products do we Offer?**

For optional Legal Expenses and Rent Protection we only offer a policy arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited. The policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.

### **Which Service will we Provide?**

You will not receive advice or a recommendation from us relating to the suitability of this policy. We will provide you with information about the policy so you can make an informed decision as to whether to purchase the optional policy or not.

### **Remuneration**

The broker is normally remunerated by commission paid to them by the insurance provider as a percentage of the premium. They may also receive additional overriding payments based on the profitability and growth of a given insurer's account as a whole.

As a commercial customer you are entitled, at any time, to request information regarding any commission received as a result of placing your insurance business.

### **Confidential Information**

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data.

We will treat your personal information as confidential and handle it in a secure manner. We will keep your information secure and only for a reasonable period of time.

We will ensure that any customer information is not used or disclosed to any third party businesses except in the normal course of negotiating, maintaining or renewing insurance for you or to enable the Financial Conduct Authority to fulfil its regulatory function, or where we are legally obliged to disclose the information.

Telephone calls may be recorded and the recordings used for fraud prevention, training and quality control.

### **Providing Information to your Insurers**

You must disclose all 'Material Facts' (any information that may influence the insurer's decision over cover or terms) prior to inception and throughout the period of insurance. Failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid. If in doubt, please ask and we will give you examples of what you must tell us or the insurer.

### **Looking after your Money**

Alan Boswell Insurance Brokers Ltd acts as the agent of the insurer when collecting or refunding premiums. This means when you have paid you have effectively paid the insurer.

### **Compensation**

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation. You can get more information from the:

#### **Financial Services Compensation Scheme**

10th Floor, Beaufort House,  
15 St Botolph Street,  
London,  
E3A 7QN

Telephone: 0800 678 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Complaints

NLA Legal Expenses and Rent Protect Policy and your Insurers are committed to providing a first class service at all times. If, however, you have a complaint in relation to the Policy coverage or a claims matter then this should be addressed in the first instance to:

- NLA Rent Protect, Harbour House, 126 Thorpe Road, Norwich, NR1 1UL

It is our policy to respond fairly and promptly; this usually means acknowledging a complaint within a maximum of 5 days and providing a full response or update within 20 days. In most cases it will be quicker.

Having investigated your complaint and provided a response, if you are dissatisfied with our final decision you may be able to refer the matter to the:

### Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall

London,

E14 9SR

Telephone: 0845 080 1800

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Governing Law

Unless we have agreed otherwise with you, this contract is governed by English Law and the parties agree to submit to the exclusive jurisdiction of the courts of England and Wales.



### NLA Rent Protect

Harbour House

126 Thorpe Road

Norwich

NR1 1NJ

Telephone: 01603 649745

Email: [info@nlarentprotect.org.uk](mailto:info@nlarentprotect.org.uk)

[www.nlarentprotect.org.uk](http://www.nlarentprotect.org.uk)