

General Insurance

Client Agreement



Age Partnership Limited has been awarded Investor in Customers' highest-possible accolade of 'Gold'.

This agreement and when it comes into force:

This document sets out the basis on which we will conduct business with you and on your behalf. These terms of business will come into effect from the point at which they are provided to you. It is an important document, and we would ask you to read it carefully and if you are unsure of any of its terms, please let us know.

What you can expect from Age Partnership Limited:

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

The products we offer:

Age Partnership Limited acts as an insurance intermediary. Our insurance policies are administered by Cavere Limited.

Buildings and Contents Insurance is underwritten by either Integra Insurance Solutions Limited on behalf of Accredited Insurance (Europe) Limited or Ageas Insurance Limited.

Optional Home Emergency Cover is underwritten by Financial & Legal Insurance Company Limited.

Optional Legal Expenses cover is underwritten by Financial & Legal Insurance Company Limited on the Integra Insurance Solutions Limited product, but the underwriter on the policy provided by Ageas Insurance Limited is ARAG Legal Expenses Insurance Company Limited.

How to access our services:

We are predominately a telephone based service. We can also communicate with you by email and in writing by post. All our communications with you will be made in English.

Please tell us if you need us to communicate with you in a particular way, for example due to a disability, and we will do our best to accommodate you.

Please also tell us if you are currently experiencing difficult personal circumstances and would like us to take this into account or perhaps to adapt our process to suit any particular needs you may have as a result.

- ✓ We can provide alternatives to our standard document formats such as large print
- ✓ Perhaps you would like a friend or family member to be present to assist you during the process
- ✓ We can adapt our process to ensure we go at a pace and level of detail that is right for you

If you would like this document in larger print or in another format, please contact us.

Disclosure of information:

You agree that you have taken all reasonable care to ensure that the answers given in the application are honest and to the best of your knowledge. If you do not answer the questions correctly, there is a risk that your policy may be cancelled or your claims rejected or not fully paid. The answers and information you give when seeking new insurance, amending or renewing an existing policy might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge.

Awareness of policy terms:

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please contact us as soon as you can and we will clarify them for you.

How to terminate this agreement with Age Partnership Limited:

- ✓ We may terminate this agreement by giving you at least 20 business days' written notice.
- ✓ You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- ✓ Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- ✓ You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

Who regulates us?

Age Partnership Limited is directly authorised and regulated by the Financial Conduct Authority ('FCA'), 12 Endeavour Square, Stratford, London, E20 1JN. Our FCA Register number is 425432. You can check our company information on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

What you will pay us:

There is no charge applied by Age Partnership Limited, however if you decide to proceed with our insurance policy we will receive a commission payment from Cavere which is based on a percentage of the total annual premium. Insurance Agents may also receive a performance related bonus which is paid by Age Partnership Limited in addition to their basic salary.

No fees would be payable for amendments or cancellation throughout the term of the policy.

There is no additional cost to you for using a means of distance communication. In some instances Age Partnership Limited may receive additional payments from providers or third parties in support of our marketing activities. These payments do not relate to individual customers, but are rather set monthly/quarterly fees. Such payments will not influence our actions.

Anti-money laundering:

We are required by the anti-money-laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. We will ask your permission before conducting an electronic verification check.

Law:

These terms of business shall be governed and construed in accordance with the laws of England and be subject to the jurisdiction of the English Courts. All communication with you will be made in English.

Third-party rights:

This agreement is made between you, our client, and Age Partnership Limited, meaning both parties can enforce the terms set out within it. The terms exclude any rights which may be granted to other parties by the Contracts (Rights of Third Parties) Act 1999.

Client money:

Age Partnership Limited is not permitted to handle client money. We cannot accept cash and can only accept a cheque if it is in payment of an invoice we have sent to you.

Data protection:

Your personal information is very important to us and we will endeavour to take all due care to protect this information. We would like to highlight below a few matters relating to your information that you should be aware of.

Some services provided to Age Partnership Limited by third parties, such as processing business or obtaining compliance or regulatory advice, require us to disclose more than just your basic contact details. You agree that any personal information held by us may be disclosed, on a confidential basis and in accordance with the General Data Protection Regulation, to any such third parties. You also agree that this information may be transferred electronically, such as by e-mail, and that we, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Most of your information is processed in the UK and European Economic Area (EEA). Product providers/lenders may administer your plan and provide other services, from centres in countries outside the EEA (such as India and the USA).

Where your information is processed outside of the EEA, we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK or EEA data privacy laws. We will put in place appropriate contracts with our third party suppliers and take steps to check these suppliers are fulfilling their obligations.

As well as keeping you up-to-date with your insurance enquiry, we may keep you informed about the other relevant products and services that we offer. You can see how we process your information and how to manage your contact preferences at any time by visiting www.agepartnership.co.uk/privacy-policy.

Conflicts of interests:

We will endeavour always to act in the best interests of you, our client. However, circumstances can arise which may give rise to a conflict of interest which poses a material risk of damage to our clients' interests. If this happens we will write to you to detail the steps we will take to ensure fair treatment and to obtain your consent before we carry out your instructions.

Complaints:

As we are an independently verified Investor in Customers, your happiness is absolutely crucial to us, so if you are unhappy with any aspect of our service, however big or small, please do let us know.

Please be assured we treat complaints very seriously. In the event that you are dissatisfied with the service that we have provided you may be entitled to make a complaint. We have a complaints procedure that is available on request.

If you wish to register a complaint, please contact us:

In writing: The Compliance Officer, Age Partnership Limited, 2200 Century Way, Thorpe Park, Leeds LS15 8ZB

By phone: 0113 897 0330

By email: complaints@agepartnership.co.uk

If your complaint relates to products or services you have bought from us online, or by other electronic means such as by email, you may refer your complaint to the online dispute resolution (ODR) platform at <http://ec.europa.eu/odr>

For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Their details are:

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

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123 (from a mobile)

Cooling off period:

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. However you will have fourteen days to change your mind and cancel the insurance contract from the date you receive the policy documents.

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 90% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk/consumer.