

Mr A Newton
T/as Good Enough Counselling
Flat 8
12 Godman Road
London
SE15 3SR

18 October 2021

Customer Ref: P21W6393

Dear Mr Newton,

Professional Civil Liability Insurance

Thank you for your payment of £73.50

Please find attached the following documents:

- A "Schedule and Evidence of Insurance" document (this should be read in conjunction with your policy)
- A receipt for your payment

Please check these carefully and tell us immediately if there are any omissions or discrepancies in the information recorded. If all the information is correct you do not need to return them to us but they should be retained in a safe place together with your other insurance documents.

Duty of fair presentation

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- proportionately reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

We also draw your attention to certain important terms that apply to this quotation:

Important provisions within the policy wording

Provision	Description
Recovery of Costs	Insurers must give their prior written consent to costs being incurred if these are to be recoverable under the different sections of the policy. There is reference to this in a number of different sections including: 2.2, 3.7, 3.9, 3.11, 3.12 and 3.16 and also in the definition of 'Costs' in section 4.3.
Prompt Notification	In order to be covered under certain cover extensions of the policy, you must comply with the requirement to notify to insurers within 30 days of the event in sections 3.4 (Loss of Documents), 3.9 (Public Relations) and 3.16 (Death, Retirement, Career Break).
Claims Conditions	It is essential that you comply with all the claims conditions, otherwise insurers will not accept your claim, including the requirements to: <ul style="list-style-type: none">• notify insurers as soon as practicable and during the policy period, or within 30 days after the policy expires, after you first become aware of any claim made against you or any circumstance which might reasonably be expected to produce a claim against you whether or not you believe such a claim would be valid;• not to admit liability for or settle any claim, make any admission, offer or payment or assume any obligation in connection with any claim, or incur any costs in connection with any claim without the insurers written consent.
Alteration of Risk	Insurers may not cover you for any claim if you do not notify the insurers in writing as soon as practicable of any material alteration to the risk during the policy period, including any material change in the nature of the Professional Services.

Please note, failure to comply with, or failure to comply within a specified time period in relation to certain provisions applicable to this indication/quotation may invalidate this insurance or reduce the amount recoverable under this insurance.

There is NO policy excess.

Please note that any mid-term changes to your insurance policy will incur no additional fee by us, only the additional fee charged by insurers.

Please see the “**How we are remunerated**” section of your quote which sets out how we shall be remunerated, should you request us to place the quoted policy on your behalf.

Should you wish to discuss any of the information provided or amend any details, please do not hesitate to contact us on 01924 241945 and we will be pleased to help you. Our standard office opening times are Monday to Friday (excluding Bank Holidays), from 8.30am to 5.30pm.

Yours sincerely,



Jo Mountain
Associate Director
Howden

Schedule and Evidence of Professional Civil Liability Insurance

Name of Policyholder:	Mr Anthony Newton T/as Good Enough Counselling
Customer Reference:	P21W6393
Policy Period: (both days inclusive)	From: 13 October 2021 To: 12 October 2022
Indemnity Limit:	£1,500,000
Public Liability Limit:	£10,000,000
Professional Services:	Psychotherapy, Counselling , Psychology

Including, where applicable, the provision of supervision and training in these services.

Cover is provided by Dual Corporate Risks Limited acting for Liberty Mutual Insurance Europe SE under a Binding Authority Master Policy Number AB087130W/ 02.

This Policy covers (subject to its terms and conditions) any civil liability arising from the professional services shown. It is, effectively, a combination of Professional Indemnity and Public Liability insurance. The indemnity limit applies to each and every claim.

Claims made basis

The policy is issued on a 'claims made' basis this means that it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise the right to cover under this insurance will be lost.

The cover will respond to a claim against you, or complaint to your professional association only if the policy is in force at the time claim or complaint is made against you, irrespective of the date when the events giving rise to the claim or complaint are alleged to have occurred. PROVIDED THAT:

1. when you took out the policy you were not aware of any circumstance that may give rise to a claim against you, or complaint to your professional association, subject to the Significant Exclusions below.
2. you tell us immediately (and in any event within 30 days of the expiry of the policy period) if you become aware of any claim against you or any complaint to your professional association, or circumstances that might give rise to a claim against you or any complaint to your professional association, as in both these cases any actual claim or complaint that subsequently arises will be considered as being made in the policy period in which you report it.

It is important that you bear these points in mind before allowing your policy to lapse because once you are aware of circumstance which might lead to a claim against you, or complaint to your professional association it can only be dealt with in the policy period in which you first became aware of it.

In the event that you cease to practise through death, retirement or a career break your clients can still make claims or complaints against you for work that you have previously done. We provide this cover, called run off, free of charge. The period of this cover is in line with the Limitation Act 1980. You must contact us to arrange this cover.

If you need to make a claim you can contact us on 01924 241945 similarly if you need to make any amendments to your policy or inform us of any changes in your circumstances you can contact us on the same number.

IMPORTANT

The insurance can only respond to a claim if the policy is in force at the time a claim is made against you. Therefore, you must immediately **contact Howden on 01924 241945** with details of any circumstances that you think may result in a claim being made against you.

Legal Advice Helpline

Howden Professionals have arranged for You to have access to a legal advice helpline provided by Law Express Ltd. The advice line is free for policyholders to use, completely confidential and designed to provide access to a dedicated team of legal advisers who are on-hand to offer advice on any personal or business legal matter, should the need should arise. The helpline is available 24 hours a day 365 days a year for matters relating to the law and practice of the United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland.

Please note, however, for matters in Channel Islands, Isle of Man and Republic of Ireland the issue will be referred to lawyers in that jurisdiction. Any calls received at a weekend or Bank Holiday, for those jurisdictions, will be referred the next working day.

Advice is available on an extensive range of issues; from starting a business, acquiring a property and entering into a service contract, to dealing with a neighbour dispute or consideration when making a Will so you can be confident that the right advice and support is always available.

To access the service please call 01275 378748. You will be asked to identify yourself and quote your policy reference.

Naturally, the advice available over the telephone can only go so far.

Any complaints regarding the legal advice helpline will be investigated and should be made directly to the Operations Manager, Law Express Ltd, 10 the Sanctuary, Macrae Road, Ham Green, Bristol BS20 0DD. Complaints regarding the legal advice helpline may not be referred to the Financial Ombudsman Service.

To Contact the helpline call 01275 378748 quoting your customer reference number

RECEIPT

Date : 18 October 2021

Mr A Newton
T/as Good Enough Counselling
Flat 8
12 Godman Road
London
SE15 3SR

Customer Ref : P21W6393
Client Number : 924945
Insurance/Cover : Professional Civil Liability Insurance

Thank you for payment of the premium due in respect of your Professional Civil Liability Insurance.

The amount paid is calculated as follows:

	Amount
Premium (including Legal Helpline) :	£52.00
Insurance Premium Tax :	£6.00
Administration Fee :	£15.50
Total Amount Payable :	£73.50

*Insurance Premium Tax (IPT) is at the current rate of 12.00%. (There is no IPT on the Legal Helpline element of the premium).

More About Our Services

Introduction

It is really important to us that we explain what services you can expect from us in a way that is clear and avoids any misconceptions. In this way you can make informed decisions. We try to provide enough but not too much information so, if you have any questions, please get in touch.

This document supplements, but does not replace our Terms of Business Agreement.

What service will we provide you with?

We provide the following services on the terms set out in Terms of Business Agreement.

- Arranging insurance cover for you;
- Supplying appropriate insurance documentation.

We will be acting as agents of the insurers with regards to the placing of your insurance under our delegated authority from the insurers. We are able to underwrite risks and issue insurance documentation on behalf of Insurers as well as set premiums and effect cover. We have not been granted any authority with regard to the agreement of claims. Should you wish to understand more about this relationship with the insurers please speak to your contact at Howden.

Accepting your verbal instructions

Although we have the right, as detailed in our Terms of Business Agreement, to request your instructions in writing, in respect of our Professional Civil Liability Insurance product we are usually able to take your verbal instructions. However they may be some circumstances where we request your written confirmation of those instructions prior to taking any action, for example when you instruct us to cancel your policy.

Breadth of Search and whose products do we offer?

We have one exclusive product and only offer cover from one provider; Dual Corporate Risks Limited acting for Liberty Mutual Insurance Europe SE.

Please note that Howden Insurance Brokers Limited and Dual Corporate Risks Limited are ultimately owned by the same parent company, Hyperion Insurance Group Limited. Both companies operate as separate entities and are individually authorised and regulated by the Financial Conduct Authority who require firms to have effective procedures in place to manage potential conflicts of interest that may arise in the course of their business activities.

What we will be paid for our services

Our remuneration is by way of commission payable by insurers out of the premium you pay and an annual fee payable by you, the amount of which will be specified when we provide you with a quotation. You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance. Where we introduce clients to a premium finance company, we may receive remuneration relating to the administrative services we perform for them.

You will receive a quotation which will tell you about any other fees relating to that particular insurance policy.

What to do if you have a complaint?

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website www.financial-ombudsman.org.uk or telephoning 0800 0234567 or 0300 1239123

Terms of Business Agreement

1 Introduction

This Agreement is between **you** and **Howden Insurance Brokers Limited** ("we", "us", "our"), a subsidiary of Howden Broking Group Limited, which is part of the Howden Group, whose registered office is at One Creechchurch Place, London, EC3A 5AF. We also trade under the names listed within Schedule 1.

About us

Howden Insurance Brokers Limited is an independent Lloyd's of London insurance broker, authorised and regulated by the Financial Conduct Authority ("FCA").

Our Firm Reference Number is 309639. These details can be checked on the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

We are also licensed by the Guernsey Financial Services Commission ("GFSC"), ref number 2266880, as an Insurance Intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 and regulated by the Jersey Financial Services Commission ("JFSC"), ref number GIMB0235, as an Insurance Intermediary under the Financial Services (Jersey) Law 1998. You can check these registrations on the GFSC register:

<https://www.gfsc.gg/commission/regulated-entities> or JFSC Registry:

<https://www.jerseyfsc.org/insurance/general-insurance-mediation/regulated-entities>

We are permitted and normally provide some, or all of the following services, on the terms set out in this Agreement:

- arranging insurance cover for you;
- assisting you with claims for the duration of your insurance contract; and
- acting as an agent on your behalf.

The Howden Group has subsidiaries, which operate as Managing General Agents, which act as agent of insurers for the purposes of underwriting and binding insurance risks. In some cases and where appropriate, we may present to you insurance policy terms and conditions from these Howden Group entities. Where we do so, we will inform you when we provide you with a quotation.

Basis of agreement

The intention of this Agreement is to clearly and concisely establish the basis of our relationship with you and the services that we will provide in respect of each insurance contract that we arrange or have arranged on your behalf and all other persons named as joint policyholders, unless there is a more specific written agreement between us.

If after receiving this Agreement you instruct us to act on your behalf, we will take this as being your informed consent to you being bound to the terms set out in this Agreement in relation to any services provided to you, by us, on and after that date, and supersedes any previous Agreement that may have been sent to you by us or on our behalf.

It is your responsibility to obtain authority to act for all joint policyholders and to keep them informed of matters relating to the services we provide, including this Agreement. If you require additional copies of this Agreement, please let us know.

Unless otherwise agreed in writing, we are entitled to deal with and act upon the instructions of any named policyholder, including a request to disclose information to joint policyholders of any policy of insurance we arrange on your behalf.

We do not offer advice on tax, legal, accounting, regulatory or sanctions matters and you should seek separate advice where you consider it necessary in relation to such matters.

Please note that references to "insurance" and "insurers" in this Agreement include "reinsurance" and "reinsurers".

We draw your attention specifically to the following sections:

- Insurance Placing - sets out the basis upon which we will act in relation to each insurance contract we arrange on your behalf;
- Duty of Fair Presentation – sets out your duty to make a fair presentation of the risk;
- Client Monies - sets out how we hold client money;
- Remuneration - sets out details of our earnings;
- Limitation of Liability - sets out how we limit our liability.

From time to time, it may be necessary for us to amend or supersede these terms by new terms which will be communicated to you in writing.

Please contact us immediately if there is anything in this Agreement that you do not understand or with which you disagree.

Communication

If you communicate with us via electronic means, including e-mail, we shall take this as your consent to receiving all information from us using the same communication method. However, upon your request, we will be happy to provide you with any information we have provided to you, in paper format.

2 Our Services

Treating you fairly

We always aim to treat you fairly. This means that we will always endeavour to:

- conduct our business with due skill, care and integrity;
- not to put ourselves in a position where our duty to you is compromised;
- deal with any complaint sympathetically and independently;
- be transparent in the matter of our remuneration; and
- respect your confidentiality.

Independent advice

As an independent insurance intermediary we act as your agent. We are subject to the law of agency, which imposes various duties on us. However, in certain circumstances we may act for and owe duties of care to other parties. We will advise you when these circumstances occur, so you will be aware of any possible conflict of interest. Some insurers may delegate authority to us to underwrite, bind and administer an insurance contract on their behalf, including handling and

processing claim payments. We will notify you if your insurance contract is placed under a delegated authority, as when conducting these activities we will also be acting on behalf of insurers and not solely as your independent agent.

In the event that our interests conflict with a duty we owe to you, we shall refrain from taking any action until we have received your informed consent to our intended course of action.

Insurance placing

We will ask you some questions to ensure that your risk is suitable for insurers and make available any optional covers, however we won't provide you with a specific personal recommendation.

This product is suitable in general for clients whose Demands and Needs are as detailed in the accompanying documents, you must make your own decision as to whether this insurance meets your own needs specifically.

A list of insurers we select from or deal with in relation to any insurance contract or product we offer or arrange is available to you on request.

Provision of documentation

We will provide you with written confirmation once we have completed your insurance(s). This will be the evidence of insurance we have arranged and which may take the form of an insurer document (such as a copy of the Market Reform Contract or a formal policy document or certificate), covernote, or a broker insurance document which provides confirmation of the terms of the insurance contract we have arranged, and where applicable a schedule of insurer(s) with whom the risk has been placed. As more fully described below, it is your responsibility promptly to check this and notify us if it does not meet your requirements.

Any paper documents that you provide to us will be treated as copy documents. Such documents may ultimately be destroyed by us in accordance with our document retention policy. Please let us know if you require any further information.

Any original placing slip evidencing insurance placed by us on your behalf shall belong to us.

Debit note

Our debit note (or equivalent document) will show the premium, any fee due to us and, where relevant, any insurance premium tax, duty or other charge which needs to be remitted to the appropriate authorities by insurers, or which is allowed by insurers to be deducted from the premium payable. If a tax, duty or other charge becomes payable as a result of the insurance contract and is in excess of the gross premium or allowed to be deducted by you from the premium payable, it is your responsibility to ensure that it is remitted to the appropriate authority(ies), unless otherwise stated in our debit note.

Midterm amendments and adjustments

Any changes to your circumstances that could impact your insurance needs or ability to comply with the terms of your insurance policy must be raised with us promptly and we request that any amendments to the insurance contract be communicated to us in writing. We will then use our best endeavours to get insurers' agreement to these changes and will confirm this back to you, including any additional or return premium attributable to the changes, by way of an addendum or endorsement.

Claims notifications

You must notify us as soon as possible of any loss, claim or

circumstance which falls within the notification provisions of your insurance contract. Failure to notify insurer(s) promptly may entitle them to reject your claim. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, or in the interests of health and safety, until you have obtained agreement from your insurer.

Claims procedures

Unless otherwise instructed, we will act as your representative in negotiations with insurers and will endeavour to ensure prompt and equitable settlement of all valid claims.

However, where we have been granted authority by an insurer to negotiate and settle claims under a delegated authority, we will act on behalf of the insurer. We will make you aware of any claims that will be dealt with by us in this capacity, rather than as your agent.

You should be aware that we may perform a limited service for insurer(s) by relaying instructions, disseminating reports and collecting fees or other disbursements, for insurer(s)' advisors (e.g. surveyors, adjusters and lawyers) where we consider this does not create a conflict of interest. If we consider a conflict of interest may arise, we will refrain from performing any (further) services for insurer(s), unless you otherwise agree in writing.

In the event that an insurer delays making settlement of a claim for any reason, we do not accept liability to pay such amounts, until and unless the insurer has paid the claim to us in cleared funds.

We will provide a claims broking service for you as long as you remain our client. However, if you cease to be our client but request us to continue to service any claim(s) on your behalf, we reserve the right to charge a specified fee to you for such claims broking services.

Solvency of insurers

We check the financial strength ratings provided by specialist agencies for each participating insurer (where available) and rely on the participating insurer's regulatory status within their home jurisdiction. We will only arrange insurance with insurer(s) who have been approved in line with the procedures agreed by our Security Committee.

In some instances, depending on an insurer's financial strength rating, as set by the specialist agencies, we may seek your specific approval for your risk to be placed with that insurer. Whilst we rely on established rating agencies and use all reasonable endeavours to review information regarding insurers, solvency of an insurer(s) cannot be and is not guaranteed.

We do not accept any and you agree that we shall not have any liability to you for any unpaid amounts in respect of claims or return premiums due to you from a participating insurer who becomes insolvent or delays settlement.

Howden Group companies and other intermediaries

Where we consider it appropriate we may engage the services of another intermediary (including other subsidiary and associated companies of the Howden Group) to act as our agent and assist us in the placement of your insurance contract. For example, many countries require the use of local intermediaries to access local insurance markets. In such cases, we will provide specific instructions to such intermediaries so as to meet your insurance requirements.

Please note that these intermediaries may be remunerated separately to us, such as by a fee (agreed by you or us) or by way of commission from insurers.

3 Your Responsibilities

Provisions of instructions, information and completion of any required form

To enable us to fulfill your instructions you must provide us with the information necessary regarding your insurance contract so that we can understand your requirements. Certain classes of insurance require the completion of a proposal form, questionnaire or equivalent document. You must complete such documents accurately. Whilst we may give guidance regarding the completion of these documents, we cannot sign these documents for you.

Duty of fair presentation

An insurance contract is one of the utmost good faith. You owe a legal duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to underwrite the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- proportionately reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

Your policy wording may also provide that this duty continues for the duration of the policy.

You should contact us immediately for assistance if you are unsure whether information may be material, or if it comes to your attention that you may have not disclosed full and accurate information.

Check documentation and acceptance of coverage

It is your responsibility to check the documentation we send you in relation to each insurance contract and satisfy yourself that it is entirely in accordance with your understanding and instructions. You should advise us promptly of any incorrect points or changes required. Otherwise, we will assume that the documentation and insurance contract satisfy your requirements.

We can only agree to bind an insurance contract on your behalf upon receipt of formal written instructions from you.

It is important that you keep your insurance documents safe.

Warranties and subjectivities

It is important that you are clear and understand all the terms of any insurance contract that we provide to you. It is also important that you treat all warranties seriously and comply

strictly with them. Failure to do so may entitle the insurer to decline a claim under the policy. If you are aware that you are in breach of a warranty, you should keep a record of when the breach occurred and when the breach was remedied. You should always remedy a breach as quickly as possible. If the breach is not capable of remedy, you should tell us as soon as possible. If you have any doubts or reservations, you should tell us.

A subjectivity in your insurance contract may lead to the contract being invalidated or coverage prejudiced if the subjectivity remains outstanding. It is very important that you promptly satisfy any subjectivity so that it can be removed.

Payment terms

In order for us to meet an insurer's premium payment terms, you agree to pay and settle premiums to us by the payment date(s) specified in our debit note or any other relevant document.

In certain circumstances, insurer(s) will stipulate special premium payment terms, warranties or conditions, which, if not met, may affect the validity of the insurance contract. We will advise you when these circumstances arise. If you believe that you will not be able to meet any such terms, warranties or conditions, you should notify us immediately.

Should you fail to pay the premium or any instalments of it in full and cleared funds in the invoiced currency by the due date, the insurance contract may be cancelled by us or by insurers in accordance with any cancellation clause in the policy.

Where applicable, any other party with an interest in the insurance contract will be advised of any non-payment of premium and given the opportunity to pay the outstanding amounts.

We are not under any obligation to settle the premium by the payment date(s) to insurer(s) on your behalf until we have received cleared funds from you by the relevant due date.

Currency

When conducting your business we may have to convert funds to another currency in order to settle amounts due to insurers. If a repayment of funds is due to you or is requested by you after conversion, then any such repayment will be made in the currency to which the funds have been converted. Any shortfall arising from exchange differences remains your liability.

If you pay a premium in a different currency or to a bank account in a different currency from that requested, we may, at our discretion, either return the funds to you or convert the money to the required currency. In the latter case, the converted funds will be applied against the amount due with any shortfall arising from exchange differences remaining your liability.

Payment methods

Insurance premiums should be settled on an individual debit note or credit note basis. We will issue Statements of Account periodically, if there are monies due to be paid by you.

All payments should be made to us in the currency as indicated on the debit note or statement and wherever possible, by electronic transfer to the bank account details advised to you.

Payment verification of our bank details

For new clients, on the first occasion that we provide you with our bank account details, we will provide you with contact details of the person(s) to contact to verify the bank account details and you must take reasonable steps to validate and confirm that our bank details are correct before making any

payment.

For existing clients, in the event that we change our bank details:

- these will only ever be advised to you in a letter signed by our Chief Financial Officer;
- we will provide you with contact details of the person(s) to contact to verify the changed details; and
- we will use our best endeavours to provide you with not less than four weeks' notice of the change.

If you ever receive new bank account details from us, or someone purporting to be us, that does not follow the process outlined above, you should treat that communication as suspicious and immediately contact us to re-confirm the correct bank account details. We will have no liability for any losses you may suffer if you fail to appropriately verify our bank account details as outlined above.

Third Party

You may authorise a third party to instruct us with regard to the purchase of your insurance. The third party is acting as your agent and we may wish to satisfy ourselves at the outset that they are authorised to act in this capacity but we are under no obligation to do so.

We will act on all instructions received from your agent as if we were dealing with you directly and will continue doing so until you notify us in writing to the contrary. It is your responsibility to ensure that any instructions given to us by your agent are correct and to notify us of any limitations in respect of your agent's authority.

We will not be responsible for:

- checking that your agent has accurately passed on your instructions;
- any exposure arising from inaccurate information submitted by your agent to either us or an insurer; and
- checking that your agent has your continuing authority to instruct us on your behalf.

United States direct procurement (as applicable)

In the event that you present any placement of a US domiciled entity or risk to us as being directly procured, you warrant that it is a lawful placement under any applicable US state direct procurement laws. A lawful placement is a placement where the underwriting of the risk by the insurer(s) and the involvement of any local and out of state intermediary or consultant in the placement process complies with all applicable laws and regulations governing the transaction.

4 Complaints

We strive to do everything to ensure that you receive the best possible service. However, if you wish to make a complaint about our service you may do so by contacting any of our employees by whatever means is convenient to you. Alternatively, you can direct your complaint to our Compliance Team at the address set out at the beginning of this Agreement or by emailing: ComplianceHIBL@howdengroup.com.

We will acknowledge receipt of your complaint in writing within 5 working days and give you our response to your complaint at this time if we can. If we are unable to respond to you within this period of time, we will provide you with our complaints procedure (which is available on our website and on request) as well as further details as to when we will likely be in a

position to respond.

If we cannot settle your complaint to your satisfaction, you may be eligible to refer your complaint to the Financial Ombudsman Service ("FOS") or for policyholders located in Guernsey or Jersey, the Channel Islands Financial Ombudsman ("CIFO").

The FOS is an independent and free to access service in the UK for settling disputes between eligible complainants and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

For clients based in the Channel Islands, the CIFO is an independent and free to access service in the Channel Islands for settling disputes between eligible complainants and businesses providing financial services. You can find more information on the CIFO at www.ci-fo.org. For policyholders located in Guernsey, if we have not provided you with a final response within three months of becoming aware of your complaint, we shall inform the GFSC and remind you of your rights to also inform the GFSC directly of your complaint.

5 Confidentiality and Data Protection

This is a summary of how we use your information, including where this information contains personal data and/or special categories of personal data. To the extent that we process personal data in connection with this Agreement, we shall do so as a controller in our own right. Further information about how we collect and use personal data can be found in our Privacy Notice, which can be accessed through our website at www.howdengroup.com/uk-en or we can provide this to you on request.

In order to deliver the services described in this Agreement, we need to use and disclose the information we have about you in order to obtain insurance quotations, and to arrange, place or administer insurance cover for you, or provide or arrange any other insurance related services. This may involve passing information about you onto insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies, service providers, industry regulators, anti-fraud organisations, auditors and other third parties involved directly or indirectly in your insurance cover. In some circumstances, we will need to pass information about you on to credit reference agencies and premium finance providers in connection with their assessment of your financial standing generally and in particular where you have requested a premium instalment plan. This may include details of your payment record to us. The use and disclosure of information by various insurance market participants are further explained in the Lloyd's and London Insurance Market Core Information Notice that can be accessed via a link in our Privacy Notice.

We may also make your information available to other companies which are part of the Howden Group, whom support us in providing our services to you. They may use this information for statistical analysis, business reporting or for external business development purposes for which they may receive remuneration, such as providing market insight to insurers on a confidential basis. We and they will only disclose your personal data to third parties outside of the Howden Group in accordance with Data Protection Law, or in an anonymised and/or aggregated format where necessary to support the purposes stated above.

Depending on the circumstances or nature of your insurance, the disclosure of personal data to any of the organisations referred to in this summary may involve transfer out of the jurisdiction of the European Economic Area. If this is necessary, we will always ensure that personal data is protected as required by Data Protection Law including, if applicable, by adoption of Standard Contractual Clauses or such other

transfer mechanism that complies with Data Protection Law.

Where you are a corporate client or an intermediary providing us with personal data about other individuals, including your employees, clients, policyholders or any other third party individuals (herein referred to as data subjects), you agree to comply with Data Protection Law and shall provide them with a copy of our Privacy Notice so that they understand how we process their personal data and how they can exercise their rights as data subjects. You shall also be responsible for obtaining all necessary consents from your data subjects to enable us to process special categories of data, in the event that no other lawful basis for the processing applies. Your data subjects may withdraw such consent at any time, but we may be unable to arrange, place or administer your or their insurance cover properly.

Where you are a consumer client or individual providing us with personal data or special category data about you or another individual, we recommend that you read our Privacy Notice in full where further information on our processing activities, our lawful bases for processing and your rights with respect to personal data can be found.

We will comply with applicable Data Protection Law whenever we are processing information that contains personal data, and we have policies and procedures in place to protect and manage that information. We treat all such information as private and confidential and we will always work to ensure that any such personal data is processed lawfully, fairly, transparently and in compliance with Data Protection Law.

Please note that telephone calls may be recorded and monitored for training and quality assurance purposes.

“Data Protection Law” means all applicable statutes and regulations in any jurisdiction pertaining to the processing of Personal Data, including but not limited to the privacy and security of Personal Data.

“Data Subject” means an identified or identifiable natural person.

6 Client Money

Client money is any money that we receive and hold in the course of arranging or administering insurance on your behalf, or which we treat as client money, in accordance with the FCA Client Assets sourcebook (CASS). Such monies shall include:

- premiums paid by you to us for onward payment to insurers; and
- premium refunds and claims paid to us by insurers, for onward payment to you.

Non-Statutory Trust Account (Client Account)

We provide protection for your money by holding all client money in a Non-Statutory Trust Client Money Account (Client Account), with one or more FCA approved bank(s).

This money is segregated from our own money and CASS requires us to maintain the solvency of the Client Account and conduct regular reconciliations. In the unlikely event of our failure, client money is available to clients ahead of other creditors.

Under CASS, money held in the Client Account may be used for the payment of premium or claims for another client before their monies are received, but increased controls are maintained where this occurs. We are not entitled to use client money to pay our fees or commission before we receive the relevant premium from you.

In the event that we elect to fund premium on your behalf, you acknowledge that any funded amount, whether arising as a result of a payment by us or a deduction by you from amounts payable to us, is to be refunded to us immediately, and that for the duration of any funding, such funded amounts are not considered to be a gift from us. We reserve the right to charge interest on any such funded items from the date the funding commenced to the date of payment.

Risk transfer

In some instances, we may have agreed in writing with an insurer to receive insurance monies as their agent under a risk transfer arrangement. In such cases, this means that where:

- you have paid premium to us, it is deemed to have been paid and received by the insurer, even if we fail to forward it to the insurer; or
- the insurer has paid premium refunds of claims to us for onward payment to you, the insurer remains liable to you for those monies, until you have received them.

In all such cases where we have entered into a risk transfer arrangement with insurers, in accordance with CASS, they have consented to their monies being co-mingled and held in our Client Account, which means those monies are also afforded the protection associated with that account.

Segregation of designated investments

Whilst we pay client money into a Client Account, we may arrange to invest this in a segregated designated investment, as permitted under CASS. If we do this, we will be responsible for meeting any shortfall that is attributable to falls in the market value of that designated investment.

Interest on client money

We may earn interest on cash amounts held and may benefit from foreign exchange differentials and returns on segregated designated investments. As permitted by CASS, you agree that any such interest or investment returns shall belong to us and we shall not be required to account for it to you.

Payment to third parties

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on your behalf. Where we act as agent of an insurer for the purposes of holding or receiving claim payments or returning premiums, we will remit them to such parties as the insurer directs us to pay. We may otherwise only pay client money to you or your duly authorised representative if we have your specific instruction or consent. Where an intermediary or settlement agent is outside the UK, the legal and regulatory regime applying to the intermediary or settlement agent will be different from that applicable in the UK and, in the event of a failure of the intermediary or settlement agent, the client money may be treated differently than if the client money was held by a broker or settlement agent in the UK.

Where you do not wish your money to be passed to a particular bank, intermediary or jurisdiction, you should tell us.

7 Remuneration

Our usual remuneration is either by way of brokerage (also known as commission), being a percentage of the premium charged by insurers in respect of the insurance contract arranged by us, or a fee which is agreed in advance with you for the services provided by us, or with your agreement a combination of both. Our remuneration is fully earned upon the inception of the insurance contract and, in the event that the insurance is cancelled or is terminated after inception for

whatever reason, or if our appointment is terminated for any reason, we reserve the right to retain/recover the remuneration we have earned.

We may sometimes act as a reinsurance broker to an insurer to arrange reinsurance for the insurer directly involved with your insurance. This placement is subject to a separate and distinct contract with its own terms and conditions, including separate remuneration terms.

In addition to brokerage or fee, we may be remunerated, by the payment of profit commissions, profit shares, service fees and commissions by insurers in respect of a specified portfolio of business, usually placed under a delegated authority.

Where we introduce you to our preferred premium finance company, we receive additional remuneration for the administration services we provide for the premium finance company. You remain free to make your own choice of premium finance provider.

If we introduce you to another intermediary to access an insurance product for you, we may receive a proportion of the brokerage received by the other intermediary and payable by insurers to them, out of the premium which you pay.

We may introduce you to a third party service provider and, in doing so, we may receive a proportion of the fee you pay to them, in recognition of the role we have undertaken in effecting the introduction. You will not be obliged to use the services of the third party service provider.

We are committed to ensuring that our remuneration and payments we may make to third parties are transparent and so, at your request, we will fully disclose our remuneration, including any income additional to the brokerage or fee.

8 Termination

Either party may terminate this Agreement at any time by providing 30 days' written notice. In the event that our services are terminated by you, we will be entitled to receive any remuneration earned or payable at that date, including by set-off or otherwise. Remuneration earned or payable to us at that date shall include brokerage due or to become due on further instalments of premium and any further instalments of fees which were to become payable.

This Agreement will terminate immediately if either party:

- commits a material breach of this Agreement;
- ceases to trade or threatens to cease to trade;
- becomes insolvent or is subject to any administration, receivership, winding up or similar procedure.

We reserve the right not to continue to provide any services to you, including claims handling, after the date of termination of this Agreement in the absence of a specific written Agreement between us.

9 Financial Crime

We are obliged to conduct reasonable due diligence to protect us and our clients against the risk of financial crime. At the start and throughout our relationship, we will require you to provide evidence to assist us in verifying your identity and/or legitimacy of any transactions we conduct on your behalf. We may also take reasonable steps to verify any payment details you provide to us.

Neither party shall be involved in the offering, promising or giving of any financial or other advantage to any person in breach of any applicable anti-bribery laws including the Bribery

Act 2010, the Prevention of Corruption (Bailiwick of Guernsey Law) 2003 and Corruption (Jersey) Law 2006. Both parties shall also maintain their own policies and procedures which ensure compliance with applicable laws including, the Criminal Finances Act 2017 in so far as it applies to them, in order to prevent the facilitation of tax evasion.

We are obliged to report evidence or suspicion of financial crime to the relevant authorities at the earliest reasonable opportunity and may be prohibited from disclosing any such report to you.

We shall not provide brokerage services or pay any claim or provide any benefit under this Agreement with any client that is the subject of any trade and economic Sanctions or embargos adopted and/or enforced by the U.S. Department of Treasury's Office of Foreign Assets Control, the European Union and its Member States, Her Majesty's Treasury, the United Nations Security Council or other relevant economic sanctions and embargo control authority across the world (collectively referred to herein as "Sanctions"), nor shall we provide services to any client that is located, organised or resident in a country or territory that is the subject of comprehensive country Sanctions, as may be adopted and enforced from time to time.

We will also be unable to provide brokerage services to any individuals and/or entities within any country or territory which is the subject of any targeted or transactional country Sanctions, which may be adopted and enforced from time to time. The insurer may not be deemed to provide cover and may not be liable to pay any claim or provide any benefit under your insurance contract insofar as the provision of such cover, payment or claim may expose the insurer or its related companies to any prohibition or restriction under the Sanctions.

If Sanctions apply, we shall not be able to process already notified claims and your insurer may terminate your insurance contract, and not pay any notified claims. If you become subject to Sanctions after the entry into force of this Agreement, we may have to terminate our relationship and your insurer may invoke its cancellation rights under your insurance contract. The parties to this Agreement shall notify each other immediately of any suspicion of exposure to Sanctions.

10 Limitation of Liability

The following provisions of this section set out our entire financial liability (including any liability for the acts or omissions of our employees, agents and sub-contractors) to you in respect of all losses, claims or liabilities arising under or in connection with this Agreement (including in respect of any indemnities), whether in contract, tort (including negligence), breach of statutory duty, or otherwise.

All warranties, conditions and other terms implied by law are, to the fullest extent permitted by law, excluded from this Agreement.

Nothing in this Agreement excludes or limits our liability for death or personal injury caused by our negligence or for fraudulent misrepresentation.

Nothing in this Agreement excludes or restricts our duty or liability to you under the applicable regulatory regime.

Subject to the clauses above, our total liability to you, shall in the aggregate be limited to £25 million or \$30 million, and we shall not be liable to you for loss of or corruption of data, loss of profit, loss of anticipated savings, loss of business, loss of opportunity, depletion of goodwill, any punitive or exemplary damages or any indirect or consequential loss or damage.

11 Third Party Rights

Other than where it is contemplated elsewhere in this Agreement, a person who is not a party to this Agreement shall not have any rights under or in connection with it.

12 Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may, depending on where the risk is located, your status and the type of insurance contract concerned, be entitled to compensation from the FSCS. Further information is available from the FSCS.

13 Jurisdiction and Choice of Law

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the laws of England and Wales.

We both irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this Agreement or its subject matter.

Schedule 1 – Trading names

Howden Insurance Brokers Limited also trades under the following names:

- Howden Insurance Brokers
- Howden Reinsurance Brokers
- Howden Specialty
- Howden UK
- Howden Care
- Howden Private Office
- Howden Sturge
- Howden Fastnet
- Howden MPRS
- R K Harrison
- Clinical Trials Insurance Services (CTIS)
- Bowood
- RKH Shelburne
- BPIF Insurance Services
- CLA Insurance Services
- 24/7 Sports Insurance