



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

Education & Media Services Ltd t/a Holistic Insurance Services, 183A Watling Street West, Towcester, Northants NN12 6DR 01327 354249

Education & Media Services Ltd t/a Holistic Insurance Services is authorised and regulated by the Financial Services Authority. Our Firm Reference Number (FRN) is 308426. You can check this on the FSA register by visiting the FSA's website www.fsa.gov.uk/register or telephone the FSA on 0845 606 1234

Our Service

We offer a specialist service to the complementary and beauty therapy business aiming at primarily members of Professional Associations. Our range of underwriters is limited due to the specialist nature of the cover that we offer. We do, however, keep informed of the current insurance market trends in our business to ensure that we offer the best possible terms.

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 representation.

Solvency of Insurers

We cannot guarantee the solvency of any insurer with which we place business. This means that you may still be liable for any premium due and not be able to recover the 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 will be entitled to cancel within 30 days of receiving your policy documentation and receive a full refund, provided that you return to us the policy documentation and your reason for canceling 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, due to the nature of the insurance no refunds can be given and the policy will remain in force for the full 12 month period.

HOLISTIC INSURANCE SERVICES

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (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 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (<http://www.fscs.ora.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 01327 353555
- 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

In addition to the amount charged by insurers we also make charges to cover the administration of your insurance. These charges are noted on your certificate of insurance.

Insurance Premiums are subject to Insurance Premium Tax at the current rate of 5% in the United Kingdom. This is collected with your insurance premium.

Commercial Customers in respect of our standard policy

Standard malpractice/liability policy not exceeding (per therapist covered):

Arrangement fee £25 (Non refundable after 30 days)*

Renewals £25 (Non refundable)*

* Or Euro equivalent

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.

For additional covers we may have to make an additional charge but not exceeding an additional £ 25.00 (or Euro equivalent)

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

For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal.

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, we, or 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.