

Key Facts About Our Insurance Service

This document contains important information about our new regulatory responsibilities under the supervision of the Financial Services Authority.

1. About Our Company

Qdos Consulting Limited is a specialist insurance intermediary our registered office is at Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY. Qdos Consulting Limited is registered in England under Company Number 3116659.

We are authorised and regulated by the Financial Services Authority. Our Firm Reference Number is 304970 and our permitted business is arranging general insurance services. You are able to check our details on the FSA Register at www.fsa.gov.uk/register, or by telephoning the FSA on 0845 606 1234.

2. Our Services

We offer our own legal expenses insurance products as well as employers liability and public liability insurance. The insurer in respect Employers Liability Insurance and Public Liability Insurance is Groupama Insurance Company Limited. We will advise you on the suitability of our insurance products in meeting your needs.

In respect of Employers Liability Insurance and Public Liability Insurance we have been given the authority by the insurer to provide premium quotations (within agreed parameters) and issue Policy Documents.

3. Client Monies

Client money is any money that we receive and hold in the course of carrying out business with you. We will hold money received from you, or claims money paid to us from insurers, in a separate bank account designated as a statutory trust. This means that we will only pay money due from a customer to an insurer when it has been received from the customer. Also claims money will only be paid to a customer when it has been received from the insurer.

4. Cover Information and Policy Documentation

We will provide sufficient information to allow you to make an informed decision before concluding a contract of insurance. This may include details of the type of cover and its significant features and benefits, along with any significant or unusual exclusions or limitations to the policy.

5. Renewal of Your Insurance

We will contact you with renewal terms at least 21 days prior to the renewal of your policy. We will advise you of any proposed changes to the terms of the policy and its price.

6. Premium

We will provide a statement of the premium due along with details of any taxes and where applicable any fees that are due.

7. Cancellation

If you cancel your policy within the first 14 days of cover, providing all documentation issued to you in connection with this insurance is returned to us within the first 14 days of cover, we will provide you with a full refund of premium and your policy will be cancelled from inception. If you cancel after the first 14 days of cover, your policy will be cancelled from the date we receive your instructions (which should be sent to the address in point 1 'About our Company' of this document) and we will refund a proportionate part of the premium that will be calculated using a Time on Risk table, a copy of which is available on request. If a claim has been made against the policy then any costs paid to you in respect of the claim will be deducted from the amount of premium rebate due.

8. Complaints

If you have a complaint about our services you should in the first instance register the complaint, to your normal contact, by telephone, post or facsimile at the contact details provided in point 1 'About our Company' of this document.

If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior manager to investigate the matter and provide you with a response. We will send you a final response or a holding letter within one week of receiving your complaint. Our final response will state whether we accept or reject the complaint, if we reject

the complaint we will provide full reasons for doing so. If you cannot settle your complaint with us you may be entitled to refer it to the insurer and if you are still not satisfied you can refer your complaint to the Financial Ombudsman Service.

9. Compensation Scheme

In the event of our failure, or the failure of any other UK insurance company or UK broker you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). This will depend on your type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS.

10. Money Laundering

We are obliged to take reasonable steps to safeguard our company and our clients against the risk of financial crime. To help us achieve this we may ask you to provide us with additional information relating to any insurance transactions you ask us to undertake on your behalf.

11. Confidentiality

We will treat any personal data or other information we receive from you as confidential. We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with any personal data you provide us with.

Unless you advise us otherwise, we shall assume that we have your permission to disclose your personal information where necessary for the purposes of arranging your insurances.

We may inform you of other services or products which could be of interest to you.

12. Claims

Any claim against an Employers Liability insurance or Public Liability Insurance Policy should be notified immediately to EL & PL Commercial Claims Department, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY. Tel: 01455 850000. E-mail: scox@qdosconsulting.com.

13. Governing Laws

The relationship between us as an insurance intermediary and you as a customer are governed by English Law. If there is a dispute which cannot be resolved under our complaints procedures it will be dealt with in the courts of England and Wales.

14. Duty of Disclosure

It is your responsibility to disclose all material information that is known to you and which might influence the judgement of insurers in determining the scope of cover, the price or whether or not to accept the risk. This applies even if you complete a Proposal Form.

Demands and Needs

It is important that before deciding to purchase a Qdos product you consider whether the insurance is appropriate for you. You should read thoroughly all product marketing literature before deciding to purchase, as well as where available, the Policy Summary or full Policy Wording. We will provide advice and information on our products, you must then decide whether the insurance is appropriate for you.

Before deciding whether to purchase Qdos Employers Liability Insurance or Public Liability Insurance you should consider the following:

Employers Liability Insurance is compulsory for all businesses that have one or more employees regardless of whether they are permanent, part time or temporary. There is an exception to this rule, if you are the only employee and you own at least 50% of the issued share capital of the business, you will be exempt from the need to purchase Employer Liability Insurance.