

**EASY TRAVEL & TOURS LTD T/A BEST2INSURE  
TERMS OF BUSINESS AGREEMENT**

<p><b>Our Role, Services and Regulations</b></p> <p>Best2Insure is a trading Name of Easy Travel &amp; Tours Limited. We are an Independent Insurance Broker who acts as your agent in arranging and providing you non investment general insurance policies. Our permitted business includes arranging, dealing and assisting with the placing and administration of all types of non investment general insurance products. We can advise you when it relates to Connected Travel Insurance [CTI] policy.</p> <p>Best2Insure use facilities provided by insurance companies and Lloyds Syndicates alike. We are member of the British Insurance Broker Institute (BIBA) and are authorised &amp; regulated by the Financial Services Authority (FSA). FSA Registration No. 487912, our details can be checked on the FSA website at <a href="http://www.fsa.gov.uk">www.fsa.gov.uk</a></p>	<p><b>Our Charges and Remuneration</b></p> <p>In return for our services we will receive brokerage (a percentage of the premium) from the insurer for placing your business with them. We will in some cases receive commission where premium finance has been arranged on your behalf to fund your premium. We reserve the right to charge a fee in respect of the arrangement and administration of your policy over the period of insurance. The charges are as follows:</p> <table border="1" data-bbox="878 415 1409 533"> <tr> <td>New Business</td> <td>£25.00</td> <td>Duplicate Documents</td> <td>£15.00</td> </tr> <tr> <td>Renewals</td> <td>£20.00</td> <td>Returned Cheques</td> <td>£20.00</td> </tr> <tr> <td>Cancellations</td> <td>£25.00</td> <td>Midterm adjustments</td> <td>£25.00</td> </tr> </table> <p>Payment of Premium by Credit Cards: 2% will be charged on the total amount i.e. premium plus IPT.</p>	New Business	£25.00	Duplicate Documents	£15.00	Renewals	£20.00	Returned Cheques	£20.00	Cancellations	£25.00	Midterm adjustments	£25.00						
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<p><b>Cancellations</b></p> <p>If you decide not to accept a new policy or renewal, all documents must be returned to our office within FOURTEEN days. Refund will be given to the insured provided that you have not made a claim. We reserve the right to charge a fee for the costs incurred in arranging the cover and the subsequent cancellation within the 14 days period. After the 14 days period the insurer will cancel according to their normal mid-term cancellation policy. A full refund will not be available in this instance. This table is intended as a general guide for refunds.</p> <table border="1" data-bbox="201 850 852 957"> <thead> <tr> <th>Time on Cover</th> <th>1 Month</th> <th>2 Months</th> <th>3 Months</th> <th>4 Months</th> <th>5 Months</th> <th>6 Months</th> <th>7 Months</th> <th>8+ Months</th> </tr> </thead> <tbody> <tr> <td>Refund</td> <td>70%</td> <td>60%</td> <td>50%</td> <td>35%</td> <td>30%</td> <td>25%</td> <td>10%</td> <td>0%</td> </tr> </tbody> </table> <p>We charge £25.00 for all mid-term cancellations. We do not refund any commission since this was earned in arranging your policy for you. We do not refund instalment charges.</p>	Time on Cover	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8+ Months	Refund	70%	60%	50%	35%	30%	25%	10%	0%	<p><b>Quotations &amp; Duties of Disclosure</b></p> <p>Quotations are based on the information given by you at the time of the quotation. If the information changes the quotation and the terms could also change. It is your responsibility to give us and insurers the correct information at inception, renewal and during the current period of insurance. <b>FAILURE TO DO SO COULD LEAVE YOUR POLICY VOID.</b></p> <p>Please check the information given on all proposal forms/statement of fact, claim forms or any material document. A material fact is one which could influence your insurer's acceptance or continued acceptance of the risk on normal terms. An example would be an accident or penalty points and conviction on a Motor policy. In the case of a Property policy, a change in the tenancy of a property owners policy or a property being unoccupied in excess of 30 days and a property of non standard construction, flat roof etc.</p>
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<p><b>Rights to cancel</b></p> <p>You have the right to cancel any contract of insurance we have arranged by providing us with a written request one month in advance unless otherwise agreed. We also reserve this right to cancel should the contract not be honoured through non payment or misleading information. (Refer to cancellation clauses). If a policy is terminated by you we reserve the right to retain all fees and commissions earned in the arrangement and administration of the policy.</p>	<p><b>Premiums</b></p> <p>In order to ensure that cover is affected premiums must be received prior to renewal date or inception of the policy unless otherwise agreed in writing. Failure to meet the payment date may result in insurers cancelling your policy. We are under no obligation to settle premiums to insurers, still outstanding at the payment date, where the premium has not been paid by you.</p>																		
<p><b>Claims</b></p> <p>We will assist you in the reporting and conduct of your claim. All claims must be notified as soon as possible to the insurer via one of their claims lines or to us so that we can inform the insurer. All correspondence regarding a potential claim must be passed on to us or the insurers. Under no circumstances should correspondence with third parties be entered into. A detailed claims procedure is given in every policy booklet in addition to Help Lines. Read this fully.</p> <p><b>FAILURE TO NOTIFY INCIDENTS IN ACCORDANCE WITH THE POLICY TERMS &amp; CONDITIONS COULD INVALIDATE YOUR INSURANCE COVER.</b></p>	<p><b>Professional Indemnity</b></p> <p>As professional insurance brokers we carry professional indemnity insurance in line with that specified and required by our regulators, the Financial Services Authority (FSA).</p>																		
<p><b>Client Money</b></p> <p>After receipt of premiums we hold money in an Insurers Client Trust Account in accordance with FSA rules on clients' money. Our terms of business with most of our insurers provide that premium payments are considered as insurer money after payment to Best2Insure and to be held in statutory trust account with HSBC.</p>	<p><b>Complaints</b></p> <p>It is our intention to provide you with a highest level of customer service at all times. However if you are unhappy in any way please contact the Principal Mr. T. Shabbir at the following address: Suite 215 Linen Hall, 162-168 Regent Street London W1B 5TG</p> <p>All complaints will be acknowledged in five working days. If the matter is not resolved to your satisfaction after eight weeks you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.</p>																		
<p><b>Law/Jurisdiction</b></p> <p>This contract will be governed by the laws of the United Kingdom of Great Britain and Northern Ireland unless otherwise stated.</p>																			