



CAMPBELL IRVINE
INSURANCE BROKERS

Tel: 020 7937 6981 →

“Independent experts
in providing bespoke
insurance & risk solutions”

Introducer Appointed Representative - Terms of Business Agreement

Please read this document carefully. It sets out the Terms and Conditions on which we, Campbell Irvine Limited (Ci) agree to act for you as an Introducer Appointed Representative (IAR), and contains details of both our respective responsibilities in relation to arranging travel insurance. Please contact us immediately if there is anything in this Terms of Business Agreement which you do not understand or with which you disagree.

About Us

Ci is an independent insurance intermediary authorised and regulated by the Financial Services Authority (FSA). You may check our name and address, and confirm that Ci have been included on the FSA's register by visiting the FSA's website: www.fsa.gov.uk/register or by contacting the FSA on: 0845 606 1234.

Our Services

Arranging of travel insurance for your customers under the Campbell Irvine Direct travel insurance scheme.

Providing support to your customers in respect of travel insurance related queries.

Collecting insurance premiums and the appropriate insurance premium tax directly from your customers and paying on to the Insurer.

Provide FSA compliant Policy Documentation as agreed by the Insurer directly to your customers.

We will explain to your customers the relevant terms and conditions and the importance of disclosing all material facts. In respect of any defined pre-existing medical conditions to ensure that the customer is advised that cover is not granted unless referred to and agreed by the insurer's pre-departure medical screening helpline, as stated within the policy terms and conditions.

Providing details to you of all policies sold by Ci to your customers.

Handling of Monies

Money of any currency received and held by Ci in the course of carrying out the issuance, renewal or amendment to any travel insurance policy will be held by Ci under Risk Transfer agreement in accordance with the FSA's rules.

Permissions

As an IAR of Ci you are not permitted to issue confirmation of insurance cover, collect, pass on or hold any retail insurance premiums or assist your clients in arranging or applying for their travel insurance, including online or by passing a completed application form.

You are not permitted to give Advice to your customers, as defined by the FSA, in comparing your travel insurance scheme arranged by Ci, with other schemes on the market, or make any personal recommendations to your customers.

Your responsibilities

It is a condition of this Terms of Business Agreement that you ensure you comply with all current **FSA's** rules at all times as detailed on the **FSA's** website www.fsa.gov.uk.

You will be required to submit to **Ci** for prior approval, any marketing or advertising material promoting the **Ci** Direct travel insurance scheme.

You must notify **Ci** of any changes to your company's registered address and/or contact details as soon as possible.

You must display full details of your company's **IAR** regulatory status, once confirmed by **Ci**, on all company literature and correspondence which relates to the arranging of travel insurance.

Commission

You are entitled to receive a commission from all premiums paid to us by your customers in respect of the travel insurance arranged by **Ci** upon receipt of cleared funds. All commissions paid to you by **Ci** are set at 15% of the gross premiums for Single Trip Policies and 10% for Annual Multi Trip Policies after deduction of the government imposed insurance premium tax at the prevailing rate.

Complaints

Any formal complaint received from a customer in connection with their travel insurance product must notified to **Ci** immediately upon receipt. **Ci** are required to record any complaint received in relation to travel insurance, ensuring that such record contains a unique complaint number, type of complaint, date received, date acknowledged, date when notification was passed to ourselves, details of what action was taken, details of the staff involved and date the complaint was resolved.

Confidentiality

Any information that **Ci** receive from your customers will be treated in accordance with the Data Protection Act.

Cancellation

Either you or **Ci** may terminate the agreement for the provision of our services by giving at least 30 days notice in writing. In the event of cancellation we shall be entitled to receive in full all payments in respect of any travel insurance policies sold before the date of termination.

Governing Law and Language

The relationship between us is governed by English Law. If there is a dispute which cannot be resolved under any complaints procedure it will only be dealt with in the Courts of England and Wales.

Signed: Date:.....

Name: Position:

Registered Company Name & Address:
.....

CAMPBELL IRVINE LIMITED 48 EARLS COURT ROAD LONDON W8 6EJ. Tel: 020 7938 1734
Authorised and regulated by the Financial Services Authority.