

### Our Service –

Curtis Marine Insurance Brokers Limited, (trading as Curtis Marine Insurance and SUPinsure), trading from Pomphlett Quay, Billacombe Road, Plymouth, PL9 7HP, is Authorised and regulated by the Financial Services Authority. We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling, with respect to non-investment insurance policies on behalf of customers:-  
*through a single insurer for Marine Legal Protection Insurance  
and through a single insurer for SUP Insurance and through a number of insurers for all other non-investment insurance policies.*

You may ask us for a list of the insurers we deal with and/or select products from. We are not contractually obliged to represent any of these insurers.

### Financial Services Authority (FSA) –

You can check our authorisation, on the FSA's Register by visiting the website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234.

### Disclosure of Information by You –

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed. Failure to disclose material information may invalidate your cover and could mean that part, or all, of a claim may not be paid.

### Confidentiality of Information –

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where law requires us. As part of the FSA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

### Data Protection Act –

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to other insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Directors at the above address.

### Notification of Claims –

Please refer to your Policy Summary or your Policy Document for full details if you need to notify a claim. You should contact SUPinsure in the first instance as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 01752 485099.

**Please Note:** We assist you in presenting your claim to and liaising with the Insurers. We have no authority to agree or authorise any work or any course of action, or to accept or decline a claim.

### Cancellation Rights –

You may have a statutory right to cancel this policy within a short period. Please refer to your Policy Summary or your Policy Document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge. If you wish to cancel outside this period you may not receive a pro rata refund of premium. Instructions to cancel will only be accepted upon receipt of a written request signed by the Insured.

### Our Fees and Charges: Retail Clients (the Consumer) and Commercial Clients –

We reserve the right to make charges to cover our Administration and Document costs. The charges are as follows:-

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|--------------------------------------|--|
| • New Policies and Renewals:         | Any charge that may be made will be quoted to you prior to cover |
| • Adjustments:                       | £10.00   |
| • Return Premiums and Cancellations: | £10.00   |
| • Duplicate / Copy Documentation:    | £10.00   |
| • Other:                             | See <a href="#">Payment Terms</a> below                          |

### Security of Your Money –

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer, or hold it in a client bank account on trust for you. Your money will be protected at all times because of our requirements under FSA rules. We also reserve the right to retain interest earned on this account. By accepting these Terms of Business Agreement you are giving your consent for us to operate in this way.

### Complaints Procedure –

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should write to the Directors at the above address or call 01752 485099. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

### Compensation –

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This depends on the type of business and circumstances of the claim. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0207 892 7300.

### Payment Terms –

Full payment is required when cover commences. We accept payment by certain cards (for which a charge of 2%, subject to minimum of £1.00, may apply).

### Block Transfers –

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients. This Terms of Business Agreement constitutes both your acceptance that we may do this and your prior request for us to do so.