Skyline Promotions Ltd., 31 Corsica Street, London, N5 1JT

### **Terms of Business**

### Accepting our Terms of Business

By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. We draw your particular attention to:

• The section headed 'Use of personal data' and specifically the paragraph explaining how 'sensitive personal data' will be used

For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the above address.

# The Financial Conduct Authority

Skyline Promotions Ltd., is an appointed representative of John Ansell & Partners Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 306121-

Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts.

You may check this on the Financial Service Register by visiting the FCA's website, www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

### Our service

# Helping you to decide

We do not provide any advice or recommendations for Personal Accident or Travel Insurance nor will we provide advice or recommendations once cover is arranged.

We will not in any circumstance guarantee the solvency of any insurer.

# The capacity in which we act for you

In providing our service, we act as an Appointed Representative of John Ansell & Partners Ltd., who act as an Agent of the insurer.

# Our product range and the range of insurers used

We only offer a product from a single insurer – Certain syndicates at Lloyds administered by Accident & Health Underwriters Ltd., for Personal Accident and Travel Insurance.

# Complaints and compensation

We aim to provide you with a high level of customer service at all times but, if you are not satisfied, please contact us:

in writing... Skyline Promotions Ltd., 31 Corsica Street, London, N5 1JT

by phone... 020 7424 5500

by email.... info@skylineevents.co.uk

When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request. If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (except in the case of a business employing 10 persons or more and with a turnover or annual balance sheet total exceeding  $\[ \in \]$ 2 million, a charity with an annual income of £1m or more or trustees of a trust with a net asset value of £1m or more).

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. If you are eligible to claim from the FSCS, compensation is available as follows:

Insurance advising and arranging is covered for 90% of the claim, without any upper limit

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Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or www.fscs.org.uk.

## Payment for our services

We charge a fee for administration and arranging of personal accident or travel insurance.

You will receive a price breakdown which will tell you the total amount to be paid, and which identifies any fees, taxes and charges separately from the premium, Full payment of premium and fees is due before cover commences.

We also draw your attention to sections headed 'Cancellation of insurances' and 'Ending your relationship with us'.

# Handling money

Our financial arrangements with Insurers are on a 'Risk Transfer' basis. This means that we/ John Ansell & Partners Ltd.,act as agents of the insurer in collecting premiums and handling refunds due. Such monies are deemed to be held by the insurer(s) with which your insurance is arranged.

### Cancellation of insurances

You should make any request for the cancellation of a policy in writing and any relevant certificate of insurance must be returned to us or to the insurer concerned.

The terms of your policy may allow insurers to retain the premium in full or to charge short-period premiums in the event of cancellation before the policy expires.

# Ending your relationship with us

You may instruct us to stop acting for you and we will not impose a penalty.

Your instructions must be given in writing and will take effect from the date of receipt.

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice. Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions, together with all fees charged by us for services provided.

## Your responsibilities

You are responsible for answering any questions or assumptions you may agree to honestly and to the best of your knowledge, providing the complete and accurate information which insurers require in connection with any proposal for insurance cover. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid. You must check all details on any application form or Key Facts document and pay particular attention to any declaration you may be asked to-make.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

### Use of personal data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances it will be necessary for us to pass such information to insurers and other product or service providers which may also provide us with business and compliance support.

We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We may contact you or pass your details to other companies associated with us in order to promote products or services which may be of interest to you. We will not otherwise use or disclose the personal information we hold without your consent.

Some of the details you may be asked to give us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving us such information, you signify your consent to its being processed by us in arranging and administering your insurances.

Subject to certain exceptions, you will be entitled to have access to your personal and sensitive personal data for which you will be charged a fee of £10. If at any time you wish us, or any company associated with us, to cease processing any of the personal data or sensitive personal data we hold, or to cease contacting you about products and services, please write to the address shown above.

### Conflict of interests

Occasions can arise where we, or one of our clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

# Claims handling arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim.