

Registered Name and Address

John Henshall Ltd (t/a Henshalls Insurance Brokers)
Gower House, 12-16, High Street, Newport, Shropshire, TF10 7AN.
Tel: 01952 820358
Fax: 01952 810705
email: mail@henshalls.com

Company Registration Number: 3794231

Regulation

We are authorised and regulated by the Financial Services Authority (FSA).
Our Firm Reference Number is 307059.
Our details can be checked by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Our Service

We are an Independent Insurance Broker and we act as your agent to arrange your insurance on your behalf. We offer a wide range of personal and commercial insurance products and have access to leading insurers in the market place. Our service includes advising you on your insurance needs, arranging your insurance cover with insurers to as far as possible meet your requirements and helping you with any ongoing changes you have to make.

We provide information and advice on the basis of a fair analysis of the market unless otherwise advised.

As part of our service we will also assist you with any claim you need to make including where relevant the recovery of any uninsured losses you may incur. For some policies we arrange the insurance companies insist that you deal with them direct in the event of a claim but we will still provide you with assistance if required.

We will on occasion arrange cover through a specialist intermediary instead of directly with the insurer. We will keep you informed of all parties concerned should the need arise.

Quotations

We will honour any quotation that is based on full and correct information. We reserve the right to alter or withdraw quotations in the event of subsequent relevant information being disclosed.

Your Responsibility

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

Policy Wordings

Although we will endeavour to answer any questions you may have regarding the insurance contract it is impractical to explain all the terms and conditions at the outset. It is your responsibility to read the Policy Document and any subsequent endorsements or renewal documentation.

Remuneration

We do not normally make any charge for our service in addition to the commission that we receive from the insurance company. However there may be occasions when we do. In such circumstances we will charge a fee and will provide details of that fee at the outset. We also reserve the right to negotiate fees for any extra work or services undertaken.

In the event of the cancellation of a policy most insurers do not allow refunds if there has been a claim during the current period of insurance, and any refunds that are given are normally calculated on a 'short period' scale, since the insurers costs are similar whether the policy has run for one month or twelve. Similarly, we reserve the right not to refund commission since this has been earned for arranging the policy.

Responsibility for your money

We hold all client and insurer money separately from ours in a non-statutory client money trust, allowing us to advance credit where necessary. In most circumstances we have a written agreement from the insurers/intermediaries that client money will be deemed to have been received by them when it has been received by us, and we will tell you if this is not the case. We will retain any interest earned on it. By accepting these Terms of Business you are giving your consent for us to operate in this way.

Account Settlement

All accounts are payable immediately and extended credit charges may be made for overdue items. Our agency agreements with the insurers do not allow us to release Policy Documents or Certificates until the premium has been paid or a credit arrangement accepted. We reserve the right to arrange for the policy to be cancelled in the event of non-payment. In the event that we have to withhold documentation we will still make sure that you have any documentation which you are required to have by law. We reserve the right to refuse payment by a large amount of cash.

Financial Security of Insurers

We do not, in any circumstances, guarantee or warrant the solvency of insurers. However, we continually monitor the situation and will always act in your best interests in the case of adverse information.

Complaints Procedure

It is our intention to provide you with a high level of customer service at all times but if you should wish to make a complaint about our service we have a formal complaints procedure which could ultimately involve The Financial Ombudsman Service for eligible complainants. If the problem cannot be resolved to your satisfaction immediately then you should direct your complaint to 'The Directors'. A copy of our procedure is available on request.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that our Company becomes unable to meet its liabilities, you may be entitled to compensation from the scheme. Compulsory insurance is covered in full, and non-compulsory insurance is protected in full for the first £2,000, and 90% of any amount over £2,000. Full details are available from us or by visiting www.FSCS.org.uk.

Confidentiality and Marketing Information

All personal information about you will be treated as private and confidential. We will use and disclose information we have about you in the normal course of arranging and administering your insurance and we may use information we hold about you to provide information to you about other products and services which we feel may be appropriate to you. If a third party credit scheme is used to pay premiums we may pass information about you to credit reference agencies and we may also pass them details of your payment record with us.

If you do not wish to receive marketing information from us or to allow us to disclose information to other parties for marketing purposes please write to us confirming your instructions.

Data Protection Act 1998

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to 'The Directors'. If you do not wish to receive marketing information from us or to allow us to disclose information about you to other parties for marketing purposes please confirm your instructions in writing addressed to the 'The Directors', John Henshall Limited, Gower House, 12/16 High Street, Newport, Shropshire. TF10 7AN

February 2007