

INSURANCE TERMS OF BUSINESS Issue date - December 23

Should you decide to accept the Company's offer of Personal Accident Insurance the following terms will apply:

Status

The Company is an Appointed Representative of **Howden UK Brokers Limited** who are authorised and regulated by the Financial Conduct Authority (FCA) and bound by the Financial Conduct Authority's rules. The Company's Firm Reference Number is 549796. The Company arranges Personal Accident Insurance from Chubb European Group.

The Company's Service

The Company's service is providing you with information on our personal accident insurance scheme. The Company does not provide any advice and it is your responsibility to decide if this cover meets your demands and needs.

Demands and Needs

The Best Connection Group Limited Personal Accident Insurance Facility meets the demands and needs of someone wishing to protect their earnings by way of a lump sum or regular payment in the event of them being unable to work as a result of an accident sustained at work or when travelling to or from work.

Complaints Procedure

It is the Company's intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact the Company verbally or in writing, who will take details of your concerns. You may also contact the Compliance Officer, **Howden UK Brokers Limited**, 30 St. Paul's Square, Birmingham, 0121 452 8450. The Company will endeavour to resolve the situation to your satisfaction within 24 hours. Where this is not possible, the formal complaints procedure will begin. Within five days, the Company will write to you with a copy of the Internal Complaints Handling Procedure and advise you who is dealing with your concerns. Where possible, the Company will also attempt to address your concerns within this period. If the investigations take longer, a full response will be provided within eight weeks. If the Company is unable to resolve your complaint, you may have the right to take your complaint to the Financial Ombudsman Service.

Fees and Charges

The Company is remunerated by work transfer payment from insurers.

Confidentiality

The Company will ensure that any information obtained from you will not be used or disclosed except in the normal course of negotiating, maintaining or renewing your insurance, unless we have your consent, or disclosure is required to enable the FCA to fulfill its regulatory function, or where we are legally obliged to disclose the information. Any personal information gathered about individuals will be treated as private and confidential. Under the General Data Protection Regulation 2018 (GDPR) you have the right to see personal information about you that we hold in our records. If you have any queries, then please write to us.

Claims Procedure

In the event that you wish to make a claim for benefit, you should in the first instance contact the Insurance Company; contact details are in the Insurance Product Information Document provided. Full details of how to proceed with your claim will be explained.

Premiums paid

All premiums received by the Company are handled under a risk transfer agreement with the Insurers; this means that premiums paid to us are treated as paid to the Insurer.

Return of premium on cancellation

These are short term policies and as such there are no return premiums on cancellation.