

Mr Matthew Callear
40 Greenmoor Avenue
Stoke-On-Trent
ST6 6UQ

One Insurance Solution
3rd Floor, Frobisher House
Nelson Gate
Commercial Road
Southampton
SO15 1GX

Telephone: 0333 222 1060
Fax: 0845 219 0467
mydocs@oneinsurancesolution.co.uk
www.oneinsurancesolution.co.uk
Broker Ref: **3/CAMY60PI01**

28th September 2016

Dear Mr Callear

Re: PI -

PI Confirmation of Cover

We are pleased to confirm that cover has now been arranged with Hiscox with effect from 28th September 2016. Details of your new policy, including any requirements specified by your Insurer, are now outlined for your consideration.

Suitability

We have identified your demands and needs, and based the cover on your specific requirements relating to your trade. The covers that you require are detailed in the attached Statement of Fact.

We have already approached the market to ensure that we are offering the most competitive and suitable policy for your business requirements. Our marketing activity has shown that Hiscox Insurance provide the most suitable policy for your requirements from our panel of insurers.

Premium Summary

Insurance Premium applicable.	£213.52 inc IPT as
Policy Administration Fee	£36.48
TOTAL PREMIUM	£250.00

Premium Payment

You have selected to pay for your policy by direct debit through the Insurers own direct debit option.

Deposit Premium Paid	£36.48.
Monthly Instalment Amount	£21.35 x 10.
Interest Charged	% (£)
Total Amount Payable	£250.00.

> What is Covered <

Policy Provided

PI
Insurance

Insurer
Hiscox

Effective Date
28/09/2016

> What to do Now <

Tell us if you wish to change anything

Check the cover details are correct

Read the terms & conditions and familiarise yourself with any warranties or conditions of the policy

Let us know if you require any other insurance products or financial services

The capacity in which we are acting

We act as your agent when sourcing insurance policies, placing cover and in the event of a claim.

How we made our selection

We have carried out a 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.

Awareness of Policy Terms

Please find enclosed the following:

- * Our Terms of Business
- * Details 'About Our Insurance Services'

You should be aware that Professional Indemnity insurance is underwritten on a claims made basis. This means that any claims are dealt with under the terms of the policy in force at the time the claim is notified not the policy that was in force at the time of the original error or omission that has led to the claim. For this reason, it is important that your professional indemnity cover does not lapse or expire, as you will be responsible for settling any claims notified during the period for which cover was not in force.

Please also ensure that you advise us of any new claims notifications or circumstances that may result in a claim as soon as you become aware of them. Any delay in providing insurers with a valid written notification of a claim may lead to the claim being refused or at least disputed by Insurers.

Your attention is drawn to the About Our Insurance Services and Our Terms of Business sections which include important information about us, who we are regulated by, our complaints procedure and more. Should you have any queries regarding the enclosures or find any errors then please contact us immediately.

We would also like to remind you of the need to disclose all relevant information to your Insurers throughout the duration of this policy.

Our Remuneration

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Cancellation

Please note that this policy is not subject to consumer cancellation rights. If the insurance is terminated early the full annual premium remains due.

Claims Notification

Full details on how to make a claim will be documented in your policy document (enclosed).

We would like to thank you for choosing One Insurance Solution and hope you will consider us for any other insurance requirements you may have.

Yours sincerely



Alexis Quilter
One Insurance Solution

keyfacts[®]

about our insurance services

One Insurance Solution

3rd Floor, Frobisher House
Nelson Gate, Commercial Road
Southampton
SO15 1GX

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services and insurance. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose Products do we offer?

-> We offer products from a range of insurers for commercial vehicle and business insurance. We only offer uninsured loss recovery, legal expenses from Albany Assistance and breakdown cover from RAC.

Ask us for a list of Insurers we offer insurance from.

- We only offer products from a limited number of Insurers
- We only offer products from a single Insurer

3. Which services will we provide you with?

-> We will advise and make a recommendation after we have assessed your needs.

- You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- > A Fee
- No Fee

An annual policy arrangement charge will be made for arranging insurance on your behalf; the amount will be detailed on your quotation. We also make a charge for altering a policy, issuing a duplicate document and for cancelling cover. Full details will be provided before you enter into a contract of insurance arranged by us.

5. Who regulates us?

Brightside Insurance Services Limited trading as One Insurance Solution Ltd, 3rd Floor, Frobisher House, Nelson Gate, Commercial Road, Southampton, SO15 1GX is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 302216.

Our permitted business is arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA directly on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please write to the Managing Director at the following address:

One Insurance Solution
3rd Floor, Frobisher House
Nelson Gate, Commercial Road
Southampton
SO15 1GX
Telephone: 0333 222 1060
Facsimile: 0845 219 0467

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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.

Insurance advising and arranging cover is covered for 90% of the whole of the claim, with no upper limit. Compulsory insurances are covered for 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

OBIS/N140906R140906

Terms of Business

About One Insurance Solution and the Service We Provide

About Us

One Insurance Solution is a trading style of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority (Firm reference No. 302216). <http://www.fca.org.uk/register/>. Registered in England and Wales number 04137311 Registered Office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

Our Status and The Services Provided

One Insurance Solution is an insurance intermediary and we arrange cover through a panel of leading insurers and intermediaries. Please note that for certain products we use only one insurance company. Our service includes, but is not limited to, arranging your insurance cover and helping you with ongoing changes. We will advise and make a recommendation after we have assessed your needs.

The Capacity in Which We Are Acting

One Insurance Solution acts on your behalf when sourcing a suitable policy, placing the insurance and in the event of a claim, unless the insurance is arranged under a delegated binding authority where we act as agent of the insurer when placing the insurance.

Answering Questions

One Insurance Solution expects you to provide complete and accurate information when you take out your insurance policy, throughout the lifetime of the policy and when you renew your insurance. Any advice we offer will be based on the details you provide.

When purchasing, amending and renewing your insurance policy, you must take care to answer all questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled or your claim rejected or not fully paid. If you are unsure of your answer to a particular question, you should make reasonable efforts to obtain the information required to answer it correctly.

If you need help with any of the questions, please contact us.

One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

Tel: 0333 222 1060

Fax: 0845 219 0467

We will send you a Proposal Form or Statement of Information confirming the information you have supplied, with your policy documents. Please make sure that all the information shown is correct. If you notice any inaccuracies, please contact us to make the required amendments immediately. Depending on the changes made, your premium may alter and your cover adjusted. We will inform you if this happens.

Always keep copies of correspondence sent or received concerning your insurance.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you're not required to disclose convictions regarded as spent.

Driving Licences (Motor Insurance Only)

We may for certain policies require a copy of the driving licence for all drivers named on your policy. We would ask for a copy of the front and back of the driving licence photocard. Failure to provide us with this information within 30 days of the policy start date may result in your policy being cancelled and cancellation charges would apply.

If we identify a discrepancy or discrepancies on receipt of copies of the Driving Licences, which do not correspond to the information you have provided when you purchased your policy, we will apply the correct information. As a result of us applying the correct information, your insurer may change the premium or withdraw cover. If the cover is cancelled by the insurer we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

No Claims Discount (Motor Insurance Only)

If you are unable to supply your previous Insurers name, policy number and expiry date during the sale of your policy, you must provide written evidence within 14 days. Failure to provide evidence within this period will result in Insurers issuing the policy at the gross premium (i.e. without benefit of the discount) or the policy being cancelled. You will be immediately responsible for the balance of premium payable. We will also apply the charge(s) as set out in the 'Policy and Administration Charges' section of this document.

If on receipt of proof of your No Claims Discount we identify a discrepancy which does not correspond to the information you provided we will apply the correct information. Where applicable an additional premium will be charged by your insurer. We will also apply the charge set out in the 'Policy and Administration Charges' section of this document.

Where as a result of a reduction in No Claims Discount, your insurer decides to withdraw cover; we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Anti-Fraud Registers

We will pass details to the Claims and Underwriting Exchange Register which is run by Insurance Database Services Limited (IDS Ltd), and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI), to check the information provided and prevent fraudulent claims. When dealing with your request for insurance these registers may be searched.

If we identify a discrepancy on the aforementioned registers which does not correspond to the information you have provided, we will apply the correct information. Where applicable, your insurer may charge an additional premium. We will also apply the charge(s) set out in the 'Policy and Administration Charges' section of this document.

Where as a result of us applying the correct information, your insurer withdraws cover, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Under the conditions of your policy, you must inform us of any incident (such as an accident or a theft) which may, or may not, give rise to a claim. When you inform us of an incident, we'll pass the information relating to it to the registers.

Check Your Documents

Awareness Of Policy Terms

When you take out a policy we will send you a Proposal form or Statement of Information which shows the information you have supplied to obtain insurance cover. Please check this carefully and inform us immediately of any errors. You should also check the Schedule, Policy Wording and Certificate of Insurance (Motor Insurance Only), as these documents form the contract of insurance with your insurer(s). If you make any changes to your policy, or add additional information we will send you a copy of the revisions. You will have the opportunity to correct any errors, but please be aware that this could result in an additional premium being charged by your insurer(s) and an administration charge by ourselves.

Breach of any terms, conditions or warranties may enable your insurer(s) to terminate your policy, or repudiate a claim under your policy. If there is anything you do not understand please contact us for help.

Cover

Please check that the cover being provided to you is the cover you need. Your policy will be based on the answers you have provided during the quotation process. It is your responsibility to provide accurate information when you take out, change or renew your insurance policy. If you make any changes to your policy during the period of cover you will be advised prior to making these changes of any revised policy terms and conditions that may apply.

If your existing Certificate of Motor Insurance has expired, no cover will exist until a replacement Certificate of Motor Insurance has been issued. We recommend you keep copies of all communications from One Insurance Solution for your records.

Road Traffic Act (Motor Insurance Only)

You're reminded that it is your personal responsibility under Road Traffic Act legislation to ensure that before using or permitting the use of a vehicle on the public highway, you're in possession of a current valid Certificate of Motor Insurance.

Charges and Cancellation Process

Policy and Administration Charges

During the lifetime of your policy you may need to contact us and make changes. Some of these changes may also result in a change of premium charged by the insurer. In addition to the premium charged by insurers, charges are made to cover the administration of your insurance. These are as follows:

Annual Policy Arrangement Charge*	up to 25% of the Insurers premium*
Mid-term adjustment	£75.00
Direct Debit Arrangement	£25.00 (loans up to £500) £35.00 (loans £500 and over).
Credit Card Handling Charge	2.99%
Duplicate Document/Non-Standard Letters	£10.00
Default or Non-Payment Charge	£25.00
Cancellation	
Within the 14 Day Cooling Off Period	We will retain no more than £35.00 of the combined arrangement charges.
Outside the 14 Day Cooling Off Period	£75.00

*The actual Annual Policy Arrangement Charge will be disclosed to you at the point of sale and in your policy confirmation documents.

Cancelling Your Insurance

To exercise your right to cancel a policy contact us at:

One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

Tel: 0333 222 1060

Fax: 0845 219 0467

Where we may cancel your insurance

There are occasions where the insurer will ask us to cancel your insurance on their behalf. This is only done if there is a good reason for doing so and examples can be found in your policy wording. Before your policy is cancelled you will be sent not less than seven days written notice to your last known address by Recorded Delivery.

All policy add-ons will be cancelled if your main policy is cancelled.

You are required to return your original Certificate of Insurance (Motor Insurance Only) immediately following cancellation.

Within the 14 Day Cooling Off Period

If you're a consumer buying or renewing a policy which provides cover for you in a private capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is the later. If you exercise this right **and the cover has not yet commenced**, you'll be entitled to a full refund of the premium paid.

If the insurance has commenced and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- A pro rata deduction of the total premium for the time that you have been on cover.
- £35.00 of the combined annual arrangement charges, as set out in the 'Policy and Administration Charges' section of this document.

Outside the 14 Day Cooling Off Period

Annual insurance policies are arranged for a period of 12 months and you are required to pay the full amount stated. Where the insurance policy is cancelled other than within the cooling off period and provided that you have not made a claim or a claim has not been made against you, we will return to you the amount that you have paid us, after deducting:

- The Annual Arrangement Charge and commission earned by us for placing the insurance policy.
- £75.00 Cancellation Charge as set out in the Policy and Administration Charges section of this document.
- Direct Debit Arrangement Charge (where applicable).
- The full cost of all add-on and inclusive products that you have purchased (where applicable).
- A charge for the time you have been on cover.*

* To calculate the cost for the time on cover, your insurer will either apply a pro-rata calculation or use higher rates for short periods of cover. A table of charges or short term cancellation rates will be shown in your policy schedule, if applicable. Please note, we do not issue refunds of less than £10.00

Where the amount that you owe exceeds the amount that you have paid us, you will be required to make payment for the outstanding amount within 14 days. Failure to do so may result in One Insurance Solution taking steps to recover the debt.

Payment Of Premiums And Refunds

Unless otherwise agreed and formalised by a premium instalment plan, all premiums are due on the day cover is arranged, the date the policy is due for renewal, or the date any mid-term adjustment is processed.

If we arrange a direct debit instalment plan for you an administration charge* (see table of charges) will apply. This amount will be disclosed to you at the point of sale and in your policy confirmation documents. Alternatively, if we arrange a non-direct debit instalment plan for you an administration charge* (see table of charges) will apply. Again, this amount, included in your Annual Arrangement Charge, will be disclosed to you at point of sale and in your policy confirmation documents.

You will be responsible for paying the instalments as they fall due. In the event that payment is not made, you will be sent a 7-day cancellation letter by Recorded Delivery. Cover will cease from the date advised in this letter.

If we cancel your insurance for this reason, we will calculate any refund of premium in accordance with the 'Cancelling your Insurance' section of this document.

Any premium returned by the insurers will be off-set against any balance that may still be outstanding on your instalment plan. If the amount that you owe exceeds the amount that you have paid, you will be required to make payment for the outstanding amount immediately. Failure to do so may result in us taking steps to recover the debt including passing on details of the debt to an external debt collection agency. Where this happens, the debt collection agency reserves the right to apply a fee for their services which they will collect along with the outstanding balance.

In most cases, refunds will be credited back to the card used to make payment. However we may issue refunds by cheque, made payable to the policyholder. If you have any concerns over either of these refund methods then please contact us prior to making any changes to your policy. Please note that the choice of whether to refund by card or cheque is for security reasons and remains at our discretion.

Refunds made to a payment card will appear in your account between 3-5 working days depending on your banking provider.

We will not accept responsibility for cancellation of insurance by insurers due to late or non-payment of premium by customers.

General Conditions

Service Standards

It is our intention to provide you with a high level of service at all times. In the unlikely event that you should have cause for complaint, please write to:

Managing Director, One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX.

We'll acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response. We will provide you with a final response within 8 weeks.

Full details of our complaints handling procedures are available upon request.

If you remain dissatisfied with our response to your complaint you may refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. You may contact them at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 0800 023 4567 (from a landline) or 0300 123 9 123 (from a mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Claims

We have no authority to handle claims on behalf of insurers. In the event of an incident occurring which may give rise to a claim under your policy, you should notify us as soon as possible using the contact details on either your Certificate of Insurance or the Make a Claim section of your policy wording.

Please note that you must report all incidents as soon as possible. Late notification could compromise your claim.

Limitation/Exclusion of Liability

Our liability for losses suffered by you as **a direct consequence of any negligent performance** of our services to you under this agreement **shall be limited in all circumstances to £5,000,000 per claim**. In all other circumstances our liability for losses suffered by you because of our performance or non-performance of our services under our agreement with you, will be limited to the amount of commission and fees which we have received for arranging your insurance cover during the 12 months before the claim arose.

We will **not** be liable to you for any:

pure economic loss;

loss of profit; or

loss of business;

in each case whether the loss is direct, indirect or consequential, **nor** shall we be liable to you for any claims for consequential compensation (whatsoever) which arise out of, or in connection with, our services to you under this agreement.

Nothing in this paragraph excludes or limits our liability to you for death or personal injury caused by our negligence, or for loss to you caused by our fraud, our wilful misrepresentation, or the breach by us of any obligations which we owe to you under any regulations which apply to the provision of our services to you under this agreement.

Quotations

Quotations offered by One Insurance Solution are only valid for the period advised to you. Your insurer has the right to decline your risk, increase the premium or restrict the policy if any errors or omissions are found in the Proposal Form or Statement of Information. A quote shall be treated as an invitation to treat and can be withdrawn by the insurer at any point before the Policy Documents are issued.

Motor Insurance Database (MID) (Motor Insurance Only)

Information relating to your Motor insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licencing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- iv. The provision of government services and/or services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic incident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic incident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com

Data Protection Act

Any information we hold about you, whether on our computer system or on paper files, will be treated as private and confidential. We will use and disclose your information to insurers, their agents, the regulator and other third parties in the normal course of administering or arranging your insurance policy. We may also obtain information about you from credit reference agencies to check your credit status and identity. The agencies record our enquiries but your credit standing will not be affected.

From time to time, we'd like to get in touch with you by phone, email, SMS or post to tell you about the other products, services and special offers available from Brightside Group.

Your details are safe with us because we won't share your details with anyone else for marketing purposes.

If you don't want to hear from us, simply opt out of receiving marketing communications by writing to our Marketing Department at Brightside Park, Aust, Bristol BS35 4BL or email them at marketingdept@brightsidegroup.co.uk

How to access your information

Under the Data Protection Act 1998 you have the right to request a copy of all the personal information we hold about you. To do this, simply write to us at Data Protection Officer, Brightside Insurance Services Ltd, Brightside Park, Aust, Bristol BS35 4BL enclosing a cheque for £10.00 payable to Brightside Insurance Services to cover our administrative costs in dealing with your request. If you have any queries in respect of confidentiality and data protection please contact us either by writing to: Managing Director, One Insurance Solution, 3rd Floor, Frobisher House, Nelson Gate, Southampton SO15 1GX. Or by Tel: 0333 222 1060.

Withholding Documents

We reserve the right to retain certain documents until payments due have been made. We will provide any documents you are required to have by law. If the credit agreement requires you to pay an advance payment, you're required to pay that payment by the date specified by us or your policy may not be valid.

Risk Transfer

Premiums that we collect from you are held in an insurance broking bank account specifically for the purpose of holding premiums. By virtue of agreements held with insurers, we collect premiums as agents of the insurer. Therefore, once we have collected the premium from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer(s). We'll remit premiums to insurers in accordance with our agreements with insurers.

Client Money Segregation (Statutory Or Non-Statutory)

Premiums that we collect from you will be segregated into and held in either a Statutory or Non-Statutory Insurance Broking Trust Bank Account. We'll hold the money as trustee for the insurer. The bank account is set up as a trust governed by our agreements with our insurers. This means that once the client money is segregated into the trust account it falls into our legal ownership but remains for the beneficial ownership of the insurers. If we become Insolvent, the terms of the trust dictate that insurers will have a prior claim on the money in the account according to their specific interests. Where insurers permit use of a Non-Statutory Trust we may agree to extend credit to other customers using money from the bank account. We'll have in place and maintain systems and controls to ensure that we are able to monitor and manage client money transactions and any credit risk arising from the operation of this trust arrangement.

Earning Interest On Customer Premiums

We hold premiums that you pay us in a Client Money Bank Account. Under Financial Services Authority Regulations we have to inform you that we may earn interest from money held in our Client Money Bank Account, which may exceed £20 for any one transaction that you make with us. Interest earned will not be held for the benefit of customers. By accepting these Terms of Business, you are giving your consent for us to act in the manner described above.

Segregation Of Investments

We hold premiums that you pay to us in a Client Money Bank Account. We may invest these premiums in a range of permitted designated investments as prescribed by Financial Services Authority Regulations. In the event that there is any shortfall in our client money resource attributable to falls in the market value of any of these permitted designated investments, we shall make provision for, and bear the cost of, any such shortfall. By accepting these Terms of Business you're giving your consent for us to act in the manner described above.

Other Taxes Or Costs

Please note that there is a possibility that other taxes and/or costs may exist in respect of One Insurance Solution and services offered by us, which are not paid through or imposed by us.

Commission Disclosure

We charge an Annual Arrangement Charge (the amount will be disclosed at the point of sale) and receive part of your premium as commission from the insurer on placing your insurance business. If you are regarded as a commercial customer (your policy has been purchased for your trade or profession) you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance.

Governing Law

This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

Variations

No variations to these terms are held to be valid unless in writing and signed by an authorised officer of One Insurance Solution. The Company's staff are not authorised to agree any variation. One Insurance Solution may vary the terms of this agreement on renewal of your insurance policy. You will be provided with advance notice of the changes to allow you to make an informed decision before renewing your policy.

Statutory Rights

Agreement to our Terms of Business does not affect your statutory rights.