

IMPORTANT NOTICE

Financial Services Authority Status Disclosure Document and Customer Terms of Business

Please read this notice carefully. If you have any questions regarding the contents of this document then please contact us immediately.

WHO WE ARE

Cadogan Keelan Westall is a trading name of Barbon Insurance Group Limited. Registered in England number 3135797. Registered office address: 4-9 Highview, High Street, Bordon, Hampshire, GU35 0AX.

WHO REGULATES US?

Barbon Insurance Group Limited, is authorised and regulated by the Financial Services Authority. Our reference number is 308724.

THE FINANCIAL SERVICES AUTHORITY (FSA)

The FSA is the independent statutory watchdog that regulates financial services.

Our permitted business is:

- Advising customers on contracts of general insurance
- Arranging and administering contracts of general insurance
- Acting as an agent of an insurer

You can check this on the FSA Register by:

- Visiting the FSA's website www.fsa.gov.uk/register
- Contacting the FSA by telephone on 0845 606 1234

WHOSE PRODUCTS DO WE OFFER?

We offer products from a panel of carefully selected insurers who provide specialist products for Property Owners. Please let us know if you would like to see a copy of the list of insurers that we deal with.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

- We will provide advice in connection with any policy we arrange for you and in respect of any claim you make on a policy arranged by us.
- Where we act for the insurer we will advise you.
- Where we advise and recommend a product we will explain our reasons for the recommendation.

WHAT WILL YOU HAVE TO PAY FOR OUR SERVICES?

Any charges that we may levy in addition to the premium charged by the insurer for arranging, amending, renewing or canceling any policy will be advised to you before you purchase the policy.

Cadogan Keelan Westall will apply an Administration Fee to New Business and Renewal transactions according to the following scale:

Scale of Fees – £20 per Property, to a maximum of £100 per policy portfolio.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

OWNERSHIP

Caley Limited own 100% of the share capital of Barbon Insurance Group Limited and Progen Insurance Company Limited.

WHAT TO DO IF YOU HAVE A COMPLAINT

Cadogan Keelan Westall is anxious to provide the best possible service. If you wish to register a complaint then please contact us:

- By writing to:
The Manager, Key Client Unit
Cadogan Keelan Westall
4-9 Highview
High Street
Bordon
Hants
GU35 0AX
- By telephone: 01420 470556

We will acknowledge your complaint within 5 working days and detail our complaints procedure to you.

If we are unable to settle your complaint you may be entitled to refer it to the Financial Ombudsman Service:

- By post:
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR
- By telephone: 0845 080 1800

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.

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

- By post:
Financial Services Compensation Scheme
7th floor, Lloyds Chambers
Portsoken Street
London
E1 8BN
- By telephone: **020 7892 7300**

CANCELLATION OF YOUR POLICY

Full details of your right to cancel your insurance contract are provided within the quotation where applicable, however, we reserve the right to retain a portion of our commission and/or fees. The portions of our commission and/or fee that we may retain will always be fair and in proportion to the service already provided.

PREMIUMS

Our regulator requires us to hold all client monies, including yours, in a trust fund, the purpose of which is to protect you in the event of our financial failure. In such a circumstance, our general creditors should not be able to make claims on client money as it will not form part of our assets. Under certain conditions, we are permitted to mix those monies with insurers' monies in the same fund, but clients have first priority over insurers, whose rights to monies in the trust fund are subordinated to those of our clients. As a further measure of protection, we have signed agreements with some insurers whereby premiums and claims monies received by us are held on behalf, and as agent of, those insurers rather than on behalf of clients. ('Risk Transfer')

Cadogan Keelan Westall has elected to operate a non statutory trust arrangement under which we are permitted to, and may, use such monies to cross fund clients' premiums and claims.

Client money may for the purpose of a transaction be transferred to another person such as another broker through whom the insurance contract has been placed.

Cadogan Keelan Westall will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on client money held by us will be retained by us for our own use.

COMMISSIONS

Cadogan Keelan Westall earn commission from insurers for the placing of your policies. Should you require commission disclosure please send your request in writing to The Manager, Underwriting Agency, Cadogan Keelan Westall, 4-9 Highview, High Street, Bordon, Hants, GU35 0AX

DISCLOSURE OF MATERIAL FACTS

Insurers must be informed of all material facts before inception and kept informed of all material facts which change or arise after the insurance is first taken out and /or last renewed.

This is important because if such facts are not disclosed your insurance cover may not protect you in the event of a claim.

Material Facts are those that are likely to influence an insurer in the assessment or acceptance of a risk and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

Below are examples of material facts, however, this list is by no means exhaustive and any other material facts which may affect the risk must be disclosed.

- Criminal convictions (e.g. arson, theft, fraud) of you, the Insured. If you, the Insured, were a company or residents association, then this would apply to directors or partners of the company.
- Where the occupancy of the property has changed, advising status of tenant/trade
- Properties are or have become unoccupied. Special terms apply to Vacant Properties:
- Any factor which may increase the possibility of a loss occurring.

VACANT / UNOCCUPIED PROPERTIES

When a property becomes vacant precautions must be set against damage and in particular, malicious damage and arson. The following measures are considered reasonable in most cases, so please make sure these are met. However, circumstances may vary and it is a material fact that needs to be notified to insurers, so please advise us as soon as a property becomes unoccupied to ensure you are aware of Insurer's specific requirements.

1. Mains Services of Electricity and Gas should be turned off and Water should be turned off and the system drained.
2. The premises should be cleared of any combustible materials or rubbish.
3. All doors and windows should be secured.
4. The premises should be visited once a week by a representative of the Insured.

Please note that in order for the premises to be considered occupied there needs to be actual occupation of the premises and a regular physical presence of somebody within the building. The fact that the premises may still be subject to a lease agreement or is regularly inspected does not constitute the premises being occupied.

CONFIDENTIALITY

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data. Under the Act you have the right to see personal information we hold about you on your records.

We must advise you that information supplied may be held on computer and passed to other insurers for claims purposes. Insurers pass information to the Claims and Underwriting exchange (CUE) database operated by Insurance Database Services Ltd. The aim is to help them check information provided and also to prevent fraudulent claims. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, the insurers will send information relating to it to the database.

It is a condition of renewing your Policy that you agree to this information being passed to the Insurance Database Services Ltd and that Insurance Database Services Ltd may pass to your insurer information that has been received from other insurers involving anyone insured under the policy.

COPIES OF DOCUMENTATION

You should keep a record of all information supplied to us for this insurance.

AWARENESS OF POLICY TERMS

When a policy is issued you should read it carefully. The policy together with the schedule and any certificate of insurance forms the basis of the contract of insurance. If you are in any doubt over any of the policy terms or conditions please contact Erinaceous Insurance Services Ltd immediately.

USEFUL CONTACT DETAILS

CADOGAN KEELAN WESTALL

Internet: www.cadogankeelanwestall.com

Telephone : 01420 488 288

FINANCIAL SERVICES AUTHORITY

Internet : www.fsa.gov.uk

Telephone : 0845 606 1234

FINANCIAL OMBUDSMAN SERVICE

Internet : www.financial-ombudsman.org.uk

Telephone : 0845 080 1800