



# Terms of Business

(Our Terms of Trade)

**Contact us 0800 887 139**

## **Our Service Standards**

C & R Insurance will perform our services with reasonable care, integrity and skill and we are committed to providing you with the highest quality of service.

Any advice we provide, guided by our code of conduct, is restricted to the provision of Insurance for life, health, material assets and liability matters only. Any liability in respect of legal issues or issues other than insurance and risk management specifically disclaimed should be referred to your legal or other professional advisers.

Our advice and recommendations are based on the information supplied by you with the belief that the information provided is full and accurate. You have a responsibility to provide all material information and facts, including all information which may be material to a prudent insurer's assessment of a risk for which you have approached us for cover.

We take all reasonable precautions to ensure that only Insurers of adequate financial standing are used, however we make no representation or guarantee as to the solvency or ability of any insurer to pay any amounts for insurance claims or otherwise. We will advise you of the financial strength rating of all Insurers involved in your insurance programme.

You have an ongoing legal responsibility to provide all information material to your insurance. This Duty of Disclosure applies at the inception of your cover/s and is continuous throughout the time you are insured. We cannot be responsible for any consequences of your failure to disclose material information. Should you have any doubt as to whether information is material, please discuss your concerns with your Adviser.

For some classes of insurance you may need to complete proposal forms, declarations or questionnaires. It is your responsibility to complete these fully and with due regard to your Duty of Disclosure. Whilst we can offer guidance, we cannot complete the document/s for you or on your behalf.

We will provide you with Policy Schedules/Coverage Summaries along with policy wordings for your insurance programme. You have a responsibility to review the documentation carefully to ensure that the cover/s suit your needs.

We will hold personal information that you provide to us in accordance with the Privacy Act 2020 (and any of its amendments). Any information that we collect from you will be used pursuant to the provision of our services. In this respect, it may be necessary for us to pass your information on to insurers and other product or services providers which may provide us with additional support in connection with the provision of our services.

Our remuneration is by:

1. Commission or Brokerage paid by the Insurer, or
2. A Broker Fee, or
3. A combination of 1. and 2. above

Furthermore;

- We may include a fee in the Insurance Charge
- We shall be entitled to charge you an administration fee for any alteration or adjustment to the policy that requires the production of further materials in relation to your cover



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- We may offset all or part of any amount owing (or which may become owing) by you against any refunded premium that we hold on your behalf
- In the event of cancellation of the policy by you, we are entitled to retain our remuneration including fees, commissions and brokerage paid by the Insurer

Payment of the premium including any associated charges will be made to us and due typically within 30 days of the effective/ inception date of the cover, unless by specific written agreement to the contrary. If the payment remains outstanding beyond this, then your policy may be cancelled and be null and void. Any claim on the Insurer could be invalid.

Credit Card payments are processed through our partner ICIB Brokerweb and incur a 1.9% surcharge.

Should you require us to arrange Premium Funding facilities for you, we may receive commission from the Premium Funding Company. Funding can be provided by Hunter Premium Funding Limited and Bexhill Funding Group Limited.

You may instruct us to cease providing you with our services at any time. Your instructions must be in writing and will take effect from the date we receive them. In the event that such termination of our services occurs, where you have any outstanding claims, then the management of such claims will be transferred to you. If we feel we cannot continue to provide you with our services, we will give you a minimum of thirty (30) days notice, in writing.

If you have a complaint or a dispute, please refer to our complaints procedure.

We are entitled to change these Terms of Business from time to time.

If you have any queries regarding the services we offer, please contact your Adviser or our Office.

Commercial & Rural Insurance Brokers Ltd trading as C & R Insurance.

0800 887 139

15 July 2025