

Robins Row Limited

The Old Stables
Manor Farm
Dummer
Basingstoke
RG25 2AG

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Email: admin@robinsrow.com

Web: www.robinsrow.com

05/03/2020

To Whom It May Concern

Dear Sirs,

Insured: ITS Fire & Security Ltd

Address: Trafalgar House, 325-327 London Road, Camberley, Surrey, GU15 3HQ

I can confirm that the above noted client has the following insurances in place.

Combined Liability

Insurer:	EC Insurance Company
Policy number:	62262094
Policy period:	05/03/2020 to 04/03/2021
Public Liability:	£10,000,000 (each occurrence)
Products Liability:	£10,000,000 (aggregate)
Employers Liability:	£10,000,000 (any one event)
Professional Indemnity:	£5,000,000 (aggregate limit £10m)
Contractors All Risks:	£1,000,000 (any one contract)

Including indemnity to Principals

The information provided is based on the insurance arrangements at the time of issue. Alterations may be made during the period of cover. Any expiry dates shown represent the normal expiry date of the policy. In some circumstances, such as the event of non-payment of premiums due cancellation could occur before the normal expiry date.

Yours sincerely



Anthony Stephenson Dip CII
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01256 398500

TERMS OF BUSINESS

Regulation

We, Robins Row Limited, of Insurance Offices, Hall Street, Long Melford, Sudbury, CO10 9JB are authorised and regulated by The Financial Conduct Authority (FCA) to sell general insurance products. Our FCA register number is 308259 and you can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768. Robins Row Limited is a wholly owned subsidiary of Robins Row Insurance Holdings Limited, registered in England 5916184

Our service to you

In arranging insurance for our customers, we act as an independent intermediary and act on your behalf when arranging your insurance or assisting with a claim. Our service includes: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. We will carry out a "fair and personal analysis" of the market in order to identify a suitable product. This means we will compare 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 the appropriate policies for you. In cases where we only have access to a limited number or single insurer we will make you aware before you make any commitment and will provide you with details of those insurers

Disclosure of Information - Consumers

It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility. You must take reasonable care not to make misrepresentations when answering insurer's questions. If you are careless in answering the insurer's questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect. The requirement for correct information not only applies at commencement and renewal of your policy, but also at anytime during the period of insurance.

Disclosure of Information – Commercial Customers

Where the insurance is arranged wholly or mainly for the purposes of your trade, business or profession then you have a duty of "fair presentation of the risk". This means that you must:

- Disclose to us and the insurers every material circumstance to you know or ought to have known, this includes information that can be revealed by a reasonable search of information available to you including information held within your organisation including their senior managers;
- Provide the insurer with sufficient information to put a prudent insurer on notice that it needs to make further enquiries into those material circumstances.

A material circumstance are circumstances which may influence the insurers decision to cover a risk and/or the terms that are applied. Examples of material circumstances can be found in your policy documents.

This requirement not only applies at commencement and renewal of the policy but also at anytime during the period of insurance.

Customer Protection information

It is our 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 a director of the business, either verbally or in writing. They will take details of your concerns and we will then acknowledge in writing, advising you of who is dealing with the matter and attempt to address this within 5 working days. If our investigations take longer, we will provide a full response within 20 working days, or explain our position and provide timescales for a full response. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service.

Awareness of your policy terms

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.

Charges

We reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling any policy of insurance. Details of charges made will be declared in all correspondence with you. In view of the costs involved, we will not issue any return premium that is less than £10 (after deduction of charges). An amount less than £10 will be held to your credit and can be utilised against any future insurance policy with us.

Remuneration Disclosure

We receive commission from insurers as a % of annual premium, profit commission/bonuses from some insurers if we meet certain targets, commission as a % of the interest charged from Premium Finance companies and flat fees paid to us by customers.

Commission Disclosure – Commercial customers

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.

Client money (non-statutory trust) and payment to third parties

The FCA rules are designed to protect you in the event that an insurance intermediary fails or is unable to transfer:

- a. any premium money it has received from you to the insurer; or
- b. any claims or return premium monies that it has received from the insurer to you.

We are governed by strict rules pertaining to client money, set down by the FCA. Where we hold monies in a client bank account we may earn interest on monies held, which will be retained by us.

We will hold client money separate from our own money with an approved bank segregated in a client bank account designated as subject to a non-statutory trust. Under a non-statutory trust we are entitled to use client money to make advances of credit, for example to pay another client's premium before the premium has been received from the other client and premium refunds to a client before such monies have been received from the insurer. We act as trustees of our clients' monies and must meet certain legal and regulatory conditions. You may notify us if you do not wish us to hold your money in this way, otherwise we will assume that we have your informed consent to hold your money in a non-statutory account.

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on your behalf through that person. We do however still remain responsible to you in respect of your money.

Financial Crime

Please be aware that current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List as part of the information gathering process. We are obliged to report to the Serious Organised Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

Confidentiality and Data Protection

We will only use and disclose the information we have about you in the normal course of arranging and administering your insurances, and will not disclose any information to any other parties without your written consent. Unless we are notified of any changes, we shall assume the data we hold about you is correct and shall use it to provide quotations when policies fall due for renewal. You will be issued with our Privacy Policy when you first become our client but a copy is always available on request.

Cooling off period (Consumers only)

We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. However you will have fourteen (thirty) days to change your mind and cancel the insurance contract from the date you receive the policy documentation.