Authorized and regulated by the
al Services Authority.
of Business

TENTION IS DRAWN TO OUR TERMS AND CONDITIONS OF TRADING

ns a) we/us/our means Tim Dieu de Bellefontaine, T/A W.H. Insurance Consultants, PO Box 6100 Southminster CM0 7WH 087
il info@dinghyinsurance.com or info@insure-a-boat.com b)F.S.A. means the Financial Services Authority c) Contract means a
olicy you have taken out with our help

authorized and regulated by the Financial Services authority..

as an independent Intermediary on your behalf. Our service includes:- advising you on your insurance needs, arranging your ins
insurers to meet your requirements and helping you with any subsequent event or alteration to your insurance that we have plac
f. We place insurance with a number of Insurers and we advise you that in most circumstances we have special arrangements
olicies and handle claims on behalf of some insurers. We only deal with F.S.A. regulated and authorized entities. Please note th
ent, and intend always to act in your best interest.

e mandatory Professional Indemnity Insurance.

equired by law, public interest or you give your consent all information you supply will be kept confidential to us and if required, t
th whom your policy is placed. We **do not** pass your information on to any other third parties unless instructed or authorized by
rovide adequate information in a comprehensive and timely way to enable customers to make an informed decision about the g
roducts or general insurance activity related services being proposed, to either the last known address or e mail contact you ha
us. Each and every renewal is analysed and the client will be offered, in terms of comparable cover, the best available rate we c
r network of Agencies at the time of renewal.

ls paid by monthly Direct Debit, will be quoted and re-broked prior to the renewal date. Your existing policy will automatically be
newal date unless we are advised otherwise.

be informed if we charge a fee. We do charge fees for, but not limited to duplicate documents, Faxes, and adjustments to polic
pected unusual or additional work. These are negotiable but subject to a minimum of £5.00. We reserve the right to increase or
discretion. We do not charge a fee for work we do on your behalf on claims arising from polices taken out via WHIC.

ns of premium will include any commission proportionate and in the same ratio to the returned premium, but will be net of any of
rers charge fees for policy adjustments, cancellations and often have minimum return premiums they will administer.

event that a cheque has to be represented there will be a standard charge of £25.00. In the event that a cheque is returned for a
standard charge £25.00. This is due to our own bank charges and administration costs.

surcharge applies to Credit &/or Debit, these charges are payable due to charges made by our Bank.

portant that you understand that any information, statements or answers made by you to us or your insurer are your responsibilit
rrect. Your attention is particularly drawn to the importance of the declaration and signature on any Insurers' Proposal Forms as
isclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover in part or in who
the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your Proposal
nd must be disclosed at the earliest opportunity and certainly at each renewal. You are advised to keep copies of documentatior
om us for your own protection. Please do consult us if you are in doubt on any aspect.

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

ave occasion to claim on your policy you must notify us immediately and we will promptly advise you and, if appropriate, issue y
and pass all details to your insurer. You should not admit liability nor agree to any course of action, other than emergency meas
to minimize the loss until you have agreement from your Insurer.

aints:- 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 m
please contact Jean Evans at WHIC, either verbally or in writing, who will take details of your concerns. We will acknowledge in
t to address your concerns within five working days. If our investigations take longer we will provide a full response within twent
olain our position and provide timescales for a full response. Should you fail to be satisfied with our final response you will then h
he F.S.A.

event of any complaint or enquiry relating to your policy please contact us in the first instance whereupon we will endeavour to re
ne matter cannot be resolved to your satisfaction by WHIC it will be passed to the complaints department of your Insurer. If you
s not resolved by them to your satisfaction you may seek assistance from
e a Private Policyholder. The Financial Ombudsman Service
y Plaza. 183 Marshwall. London E14 9SR Tel 0845 080 1800 or b) The Consumer Information Department
iation of British Insurers 51 Gresham Street, London EC2V 7HQ Tel 0207 600 3333

surers pass information to the Claims and Underwriting Exchange run by insurance Database Services Ltd and the Motor insura
and theft register run by the Association of British Insurers. The aim is to check information provided and also prevent frauduler
rance details are added to the Motor Insurance Database run by the Motor Insurers Information Centre which has been formed
nsured drivers and may be searched by the Police to help confirm who is insured to drive. In the event of an accident the databa
insurers and the Motor Insurers Bureau to identify relevant policy information.

ancellation of a Contract, it should be noted that Insurance Companies often apply short period cancellation charges which are