



TERMS OF BUSINESS

Hagerty International Limited is an insurance intermediary and operates from Silverstone Innovation Centre, Silverstone Circuit, Northants, NN12 8GX, United Kingdom and is Authorised and Regulated by the Financial Services Authority (FSA) registered number 441417. Please read the following information carefully. It includes confirmation of our terms of business. If anything below is unclear to you, please contact us as soon as possible.

The Financial Services Authority (FSA):

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please use this document to decide if our services are right for you.

Our Services:

We act as an insurance intermediary and offer specialist advice and recommendations on your insurance needs, assisting you with the placement of your insurance cover and working with any ongoing changes you need to make to the insurance cover. This includes;

Advising customers on non-investment contracts – this includes recommending a specific insurance policy.

Arranging (bring about) deals in non-investment insurance contracts – this covers a range of activities including introducing a customer to an insurer, helping a customer complete a proposal form and sending this to an insurer.

Making arrangements with a view to transactions in non-investment insurance contracts – this includes helping a potential policyholder to complete a proposal form or introducing them to another intermediary, either for advice or to help arrange an insurance policy.

Dealing as an agent in non-investment insurance contracts – this includes entering into a contract of insurance with a customer of behalf of an insurer (for example, issuing a cover note and policy documentation).

You can check the above on the FSA register by visiting their website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Our Products:

We offer a car insurance for the classic, collector, exotic and specialist car industry. We place this insurance with Allianz Insurance plc.

We offer legal expenses coverage as part of our standard policy terms and conditions. This insurance is placed with Allianz Legal Protection plc.

We offer roadside and breakdown cover on behalf of AXA Assistance SA.

We offer personal accident cover which is placed with Allianz Insurance plc.

Our Charges:

We do not charge you for providing you with a quote for our products, unless you are otherwise advised. You will be under no obligation to take the insurance or other service for which we quote. Once you have asked us to effect cover on your behalf, you will have entered into legally binding contracts with Hagerty International Limited and one or more insurers or suppliers of services for whom Hagerty International Limited is an agent.

In addition to the premiums charged by insurers we may make the following charges to cover the administration of your insurances:

New policy arrangement fee	£ nil
Mid term adjustments	£ 25 plus any applicable premium
Renewals	£ nil

For return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), we repay commission on the refund for your insurer and this amount will be deducted from the final amount refunded to you.

Cancellations:

If you wish to cancel your policy you must first call our office. You may be due a refund for part of your premium as long as no claims have occurred during your time on cover. You must return your certificate of insurance or, if lost, your policy schedule together with a letter confirming your cancellation request before we can cancel your policy. Upon cancellation of your policy you will be charged plus a flat fee of £45 in addition to the pro rata charge (or £25 is you are cancelling the policy after the first renewal date), unless the cancellation request is received within 14 days of the date the policy was issued to you in which case a pro rata charge, subject to a minimum of £25, will apply. We cannot refund any premium for roadside and breakdown insurance or legal expenses insurance cover.

Disclosure:

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important you ensure that all information,



statements or answers made by you to us or on proposal forms, claims forms or any other documents are full and accurate and must be correct. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document. Your attention is particularly drawn to the importance of the declaration and signature on Insurer's Proposal Forms as any failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters of information which may influence your Insurer as to the acceptability or otherwise of your Proposal or Renewal and must be disclosed at the earliest opportunity and certainly at renewal.

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 an Insurance Certificate. You are advised to keep copies of any correspondence you send to us or direct to your Insurer. Please do consult us if you are in doubt as to this aspect. If you are in any doubt whether any information is material you must disclose it.

Awareness of Policy Terms:

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

Claims:

If you are involved in an accident or have occasion to make a claim on your policy for any other reason, you must follow the instructions detailed in your policy. You should not admit liability or agree to any course of action, other than emergency measures to minimise your loss, until you have agreement from your Insurer.

Complaints:

It is our intention to provide you with a high level of customer service at all times. If you are not happy with the service we have provided, for any reason, please contact our complaint department in Silverstone. We have a formal complaint procedure and will respond accordingly to each and every complaint. Should you not be satisfied with how your complaint is handled, we will then refer you to the Financial Ombudsman

Confidentiality:

All personal information about our customers is treated as private and confidential. However, we may use the information we hold about our customers to provide them with information about other products and services, either from ourselves or carefully selected parties. If you do not wish to receive such information please email or write to us. Under the Data Protection Act 1988, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, please contact our Silverstone office.

Your acceptance of these Terms of Business does not affect your normal legal rights and all terms are subject to English Law.