



Terms and conditions of business

Status

We act as an independent intermediary (Broker) on your behalf. We offer a full range of private medical insurance and related products and our service includes: advising you on your insurance needs: arranging your insurance cover with insurers to meet your requirements and helping you with any subsequent event or alteration to your insurance that we have placed on your behalf. We place insurance with a number of insurers and we will advise you should we have any special arrangements with them or should you have to deal direct with the insurer for ongoing policy administration

Regulation

We are members of the General Insurance Standards Council (GISC) and are regulated by their Code of Practice and Rules which regulates sales, advisory and service standards to ensure general insurance customers are treated fairly. A copy of the Code and Rules is available for inspection on request.

Professional indemnity

We conform to the GISC Code in respect of Professional Indemnity Insurance. This type of insurance is mandatory for GISC members.

Confidentiality

Unless required by law, public interest, virtue of our being members of GISC or you give consent, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records.

Quotations

Unless otherwise agreed any quotations given will remain valid for a period of thirty (30) days from the date issue of the quotation.

www.advogroup.co.uk

Orchard Business Centre, Aylesford, Maidstone, Kent, ME16 0JZ
T 0845 6122223 F 0845 6122224 E info@advogroup.co.uk

Disclosure of information

It is important that you understand that any information, statements or answers made by you to us or your insurer are your responsibility and must be correct. Your attention is particularly drawn to the importance of the declaration and signature on any 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 insurer or information which may influence your Insurer as to the acceptability or otherwise of your Proposal or Renewal must be disclosed at the earliest opportunity and certainly at each renewal. You are advised to keep copies of documentation sent to or received from us for your own protection.

Awareness of policy terms

When a policy is issued you are strongly advised to read it carefully, as it is the document, 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 any of the policy terms or conditions, please seek our advice promptly.

Complaints

It is our intention to provide a first class service. However should you have any cause for complaint you should, in the first instance, contact the compliance officer, either orally or in writing, or e-mail complaints@advogroup.co.uk Your complaint will be acknowledged within five working days advising you who is dealing with the complaint and indicating when you may expect an answer. We will provide a formal written response within 20 working days from receipt of the original complaint. If the complaint cannot be resolved within this period we will write to you with an explanation of the progress and the likely time scale involved. You will be advised of any further redress available to you, should you believe the matter has not been to your satisfaction.

³Your insurer also operates a compliant procedure, details of which are in your policy document.

For private policyholders we are members of the GISC Dispute Resolution Facility and they can be contracted at:

110 Cannon Street, London EC4N 6BU Phone 0845 601 2857, Fax 020 7648 7808 e-mail complaints@gisc.co.uk

The above information does not constitute part of any contract nor should it be relied upon as specific advice.

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