

Totally Insured Group
4a Abbey Walk
Church Street
Romsey
Hampshire SO51 8JQ
Tel : 0870 240 8891

Terms of Business



Please read this document carefully and query anything that is unclear. This is an important document as it sets out our Terms and Conditions.

1. Your Objectives

We do not offer a review service with the aim of making you aware of any shortfall that you may have within your Mortgage, Protection, and General Insurance provisions and we will not detail any recommendations to you.

2. Rights to Cancel

We will inform you of your rights to cancel or withdraw from a contract with a product provider, before completing any application form. You will be reminded of these rights to cancel or withdraw in writing, prior to the completion of any transaction. We will also inform you where this right to cancel does not exist in respect of an application acted upon by a product provider prior to the completion of an application form.

3. Payment of Services – Commission

Where remuneration is in the form of a commission payment, you agree to indemnify that commission payment to us should you for any reason, following the payment of such commission, cause that payment to be re-claimed by the product provider. The maximum amount of any such liability will be notified to you in writing and in cash terms prior to the completion of any application to which commission is attributed. This clause will not apply where you exercise your right to cancel within the cooling off period.

4. Client Confidentiality

We will provide you with copies of any policy documents or official papers in relation to the recommendations accepted by you, that are received from a provider and that have not already been issued to you directly by the provider. In addition, any information about you that is held in safe keeping by us will be treated as confidential and will not be disclosed to any third party without your prior consent, unless the release of the information is required to be passed on by Law or the Rules and Regulations of the Financial Services Authority. All information will be held and maintained by us in accordance with the requirements of the Data Protection Act 1998. All information retained by us that relates to you will be available to you (or your agent) and copies can be provided once any written request for this information is received.

5. Conflict of Interests and Material Interests

We will make you aware of any conflict of interest that may arise if we become aware that another of our clients or ourselves also has an interest in the area on which you have received a recommendation. The extent of this conflict of interest will be notified to you in writing.

6. Commencement of the Terms of Business

Your agreement to engage us as your Professional Financial Adviser will be effective from the date that you sign this agreement.

7. Termination of Terms of Business

This Terms of Business Agreement will remain in force until such time as it is either terminated by either party, or until you or we request that the Terms of Business Agreement be amended. Should *you* wish to terminate the Terms of Business Agreement, this can be notified to us in writing at any time. Should *we* wish to terminate the Terms of Business Agreement, this will be notified to you in writing and may be issued without notice. If at the time of cancellation we are engaged in an incomplete transaction, we reserve the right not to complete the transaction and if appropriate, return to you all documentation in relation to that transaction.

[continued overleaf]

8. Other Documents that form part of this Terms of Business Agreement

The other document issued to you that also forms part of our Terms of Business Agreement with you is our Initial Discussion Document.

9. Who Regulates Us

Totally Insured Group Ltd is authorised and regulated by the Financial Services Authority. Our permitted activities cover general and non-investment insurance contracts.

10. Solicited Financial Promotion

We may from time to time become aware of an opportunity arising from the launch of a new product. We may write to you, email or telephone you with some details or provide you with a recommendation regarding that opportunity. Should you wish to receive this type of solicited contact, you should indicate this by initialling the boxes below.

Client 1		Client 2	
----------	--	----------	--

11. Client Declaration

I/We confirm that I/We have read and understood this Terms of Business Agreement and confirm that I/We have also read and understood the content of the Initial Disclosure Document (Key Facts).

Signature: _____ Date: _____

Print Name 1:

Signature: _____ Date: _____

Print Name 2:

Totally Insured Group
4a Abbey Walk
Church Street
Romsey
Hampshire SO51 8JQ
Tel : 0870 240 8891

