

Proposal Form

Please complete this form in capitals and return it to:
 Unity Insurance Services, Suite 8 The Quadrant, 60 Marlborough Road, Lancing Business Park, Lancing,
 West Sussex, BN15 8UW.
 Or email to: info@unityins.co.uk

Scout County

Application on behalf of: (Name of Group or Unit)

Cover required for period **From:** / / Hour: : **To:** / / Hour: :

The full duration of the journey should be shown including the days of travel to and from your place of residence.
 Please note that cover cannot be purchased more than 12 months in advance of the start date of your trip. If the start date of the trip that you would like to insure is more than 12 months away, please contact Unity to discuss your requirements.

Details of persons to be insured PLEASE INCLUDE DETAILS OF ALL PERSONS TO BE INSURED OVERLEAF

Travel Insurance Rates

Single journey and inclusive of Insurance Premium Tax

Up to 4 days £2.40 per person Up to 6 weeks £3.50 per person

I enclose the total premium of £ @ £ per person for Travel Insurance

How would you like to pay your premium?

Credit or Debit Card

Cheque

This form has been signed by the District Commissioner as a recognised/approved Scouting activity

Signature (District Commissioner)

Date / /

Details of Leader-in-Charge of party

Title (Mr/Mrs/Miss/Ms/Other):

Your surname:

Forename(s):

Address:

Postcode:

Daytime telephone:

Email:

I agree to accept the terms and conditions of this insurance. I consent to any information you may have about me being processed by you for the purposes of providing insurance and claims handling, which may necessitate you providing such information to third parties. I agree to pay the total sum indicated above by cheque, or credit/debit card payment.

Signature (Leader-in-charge)

Date / /

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Terms of Business Agreement

The following Terms of Business Agreement sets out the basis on which Scout Insurance Services Limited t/a Unity Insurance Services, referred to as 'Unity', 'We', 'Us', 'Our' will provide business services to you as a consumer or commercial client of the firm. Please contact us immediately if there is anything in these terms of business which you do not understand or with which you disagree. We are happy to answer any questions and willing to explain these terms and the reasons for them.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

Contact us

Telephone **0345 040 7703**
Email **info@unityinsuranceservices.co.uk**
Business Hours **9am – 5pm Monday – Friday**

Address: **Suite 8 The Quadrant,
60 Marlborough Road, Lancing Business
Park, Lancing, West Sussex, BN15 8UW**

About us

We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 312976. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling in respect of noninvestment insurance policies. You can check these details online using the Financial Services Register at <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768. We are also authorised by the FCA for consumer credit broking.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial customers [For insurances subject to The Insurance Act 2015, effective from 20 August 2016]: Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair presentation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively,

you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair presentation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair presentation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

How to cancel

Please contact us immediately if you wish to cancel any insurance policy we have arranged for you. You may have a right to cancel a policy without penalty within the first 14 days (or, in some cases, longer). Please refer to your policy summary or your policy document for further details. If you cancel within this initial cancellation period (where this applies) you will receive a pro rata refund of premium from the insurer. However, insurers are entitled to make an administrative charge.

If you choose to cancel other than within an initial cancellation period you may not receive a pro-rata refund of premium.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer) except where the disclosure is made at your request or with your consent or where we are required by law to disclose it. We will use your information in relation to setting up and administering your insurance and any related credit arrangements.

Some or all of the information you supply to us in connection with your insurance proposal or application for credit may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please contact us.

We and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud, and to obtain beneficial quotes and payment options on your behalf. Each of the searches may appear on your credit report whether or not your application proceeds.

By accepting these terms and conditions you agree to these uses of your information.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer direct as soon as you become aware of any incident which could give rise to a claim. If in doubt about whom you should contact, or if you require our assistance in relation to a claim or potential claim please contact us.

Fees and charges

At times we may charge a fee for our services. This will be notified to you before you incur any cost. Other specific fees and charges payable under this Terms of Insurance Business document are: Returned cheque - £10.00. If you pay your premium by instalments we shall inform you of any additional fees, charges or interest as part of your credit arrangements.

Our earnings

Our earnings will either be commission, payable by the insurer to us, or a fee, as outlined above. 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 or arranging premium finance.

At times it may be appropriate (and for your benefit) for us to use other parties such as wholesale brokers, excess and surplus lines brokers, underwriter managers, managing general agents or reinsurance intermediaries. These parties may also earn and retain commissions or fees for their role in providing products and services for you.

Products & Insurers

We arrange and administer specialist policies on behalf of youth groups and charities. Our policies are tailored to the specific needs of this sector. These are generally sourced by us through a single insurer who we have selected on the basis of the quality of cover, price competitiveness and service they provide to our clients. We sometimes use the services of wholesale brokers, excess and surplus lines brokers, underwriter managers, managing general agents or reinsurance intermediaries to source such policies. If however your requirements are more specialised we will endeavour to source a more specific product from our panel of insurers on your behalf. You may request details of our insurers at any time.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements

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in order to provide competitive terms. This is where we place all insurances of a certain type with one insurer who can provide particularly competitive terms for all our customers. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients. This Terms of Business Agreement constitutes both your acceptance that we may do this and your prior request for us so to do.

Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we generally hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer. If we are not acting as an agent of the insurer when we receive your premium, we shall hold it as client money in trust for you within a client bank account with an approved bank. Our client bank account(s) may contain other clients' money and money we hold as an agent of insurers. In line with strict FCA rules, our client bank account(s) is/are rigorously monitored in order to segregate and safeguard client money. We reserve the right to retain interest earned on our client bank accounts. We may transfer your premiums to the insurer through another party, such as a broker or underwriting agent for the purposes of effecting a transaction.

By accepting this Terms of Business Agreement, you are giving your consent for us to treat your money in this way. Please notify us immediately if you have any objection or query.

Complaints

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact us immediately using the contact details on the first page of this document. You may be entitled to refer

the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on **0800 023 4567** and further information is available at <http://www.financialombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected. We will provide a summary of our complaints handling procedures should you make a complaint which we cannot resolve informally and at any other time, upon your request.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. The compensation scheme does not apply to consumer credit. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or by visiting <http://www.fscs.org.uk/>

Money laundering/ Proceeds of crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

Adequacy of insurance values

It is the responsibility of the insured to ensure that all sums insured and policy limits are adequate. Whilst we seek to assist in establishing and maintaining insured values and indemnity limits we cannot accept responsibility for their accuracy. It is strongly

recommended that the appropriate Professional (e.g. Surveyor/ Accountant) be consulted to ensure that the sums insured and limits under the policy are suitable.

Conflicts of interest

As insurance brokers we generally act as your agent in advising you, arranging your insurance and assisting you in the event of a claim. In certain circumstances we may act for and owe duties of care to insurers and/or other parties. Where we become aware of any actual or potential conflict of interest, we will inform you of the situation, the options available to you and obtain your consent before we proceed.

Insurer security

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer we place business with. An insolvent insurer may be unable to pay claims or may be unable to pay them in full and you may have to pay a further premium to pay for alternative insurance cover.

Termination

You or we may terminate authority to act in connection with your insurance arrangements at any time. Notice of termination must be given in writing and will be without prejudice to the completion of any transactions already commenced. Any business currently in progress will be completed unless we receive instructions to the contrary. Any premiums or fees outstanding will become payable immediately. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice.

Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.



Registered office: Gilwell Park, Chingford, E4 7QW. Registered in England and Wales (Company No: 5038294). Authorised and regulated by the Financial Conduct Authority, FRN 312976.

Unity Insurance Services is a trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association, a registered charity in England and Wales (Charity Number 306101) and Scotland (SC038437).

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