

Overseas Travel 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

Name of Group or Unit:

Destination:

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.

Cost per person for the trip (not the cost of insurance) £

Disruption (cancellation or curtailment) is subject to a limit of £1,000 per person and £75,000 overall for all persons. If you need cover for higher limits, please contact Unity to discuss your requirements and get a quotation.

Payment Information

Overseas Travel Insurance

Europe 96 hours	£12.00 per person	Europe (up to 6 weeks)	£18.50 per person
		(every additional week thereafter)	£15.00 per person

Additional Premium

Mountain Rescue Plus	£24.00 per person	Worldwide (up to 6 weeks)	£49.50 per person
Increased COVID-19 cover	Contact Unity	(every additional week thereafter)	£27.50 per person

Increased cancellation cover Contact Unity *The premiums are inclusive of Insurance Premium Tax*

	Number of travellers	Price per Person	Total
No of people travelling		£	£
Mountain Rescue Plus		£24.00	£
Premium (See Premiums Table above)			£
Broker administration fee			£30.00
Total payment enclosed			£

Further Information:

- Traveller(s) over 80 refer to Unity
- 10% discount for 100 or more travellers
- Traveller(s) currently receiving any medical treatment please contact Unity

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 a consumer or commercial client of the firm, referred to as "you", "your", "yours". 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 7702**

Email: info@unityins.co.uk

Address: **Suite 8, The Quadrant, 60 Marlborough Road, Lancing Business Park, Lancing, West Sussex, BN15 8UW**
Business Hours: **9am – 5pm Monday - Friday**

About us

Unity Insurance Services is a trading name of Scout Insurance Services Limited, an Insurance Intermediary and wholly owned subsidiary of The Scout Association, a registered Charity no. 306101 (England and Wales) and SC038437 (Scotland). Registered office: Gilwell Park, Chingford, E4 7QW. We are registered in England and Wales (Company No: 5038294) and are authorised and regulated by the Financial Conduct Authority (FCA). 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, all in respect of non-investment insurance policies. We are also permitted to provide credit broking and debt administration services. You can check these details online using the Financial Services Register at <https://register.fca.org.uk/> or by contacting the FCA Consumer Helpline on 0800 111 6768.

Our Service

As an insurance intermediary, we generally act as the agent of our client. We are subject to the law of agency, which imposes various duties on us. However, in certain circumstances we may act for and owe duties of care to other parties, including the insurer. We will advise you when these circumstances occur, so you will be aware of any possible conflict of interest. We offer a wide range of insurance products and services which may include:

- Offering you a single or range of products from which to choose a product that suits your insurance needs;
- Advising you on your insurance needs;
- Arranging suitable insurance cover with insurers to meet your requirements;
- Helping you with any subsequent changes to your insurance you have to make;
- Providing all reasonable assistance with any claim you have to make.
- In some cases, we act for insurers under a delegated authority agreement and can enter into insurance policies, issue policy documentation and/or handle or settle claims on their behalf. Where we act on behalf of the insurer and not you, we will notify you accordingly and in relation to claims we will advise you of this fact when you notify us of a claim. Notwithstanding this, we endeavour to always act in your best interest.

We offer a wide range of insurance products and have access to many leading insurance companies. Depending on the type of cover you require and where we have provided advice based on a personal recommendation, we will advise you

when we offer you a policy on the basis of a fair and personal analysis. Where we have provided advice based on a personal recommendation but not on the basis of a fair and personal analysis, we will advise you:

- If we are under a contractual obligation to conduct insurance distribution exclusively with one or more insurers and will provide you with a list of those insurers; or
- If we are not under a contractual obligation to conduct insurance distribution with one or more insurers and will provide you with a list of insurers with which we may and do conduct business.

Before the insurance contract is concluded and after we have assessed your demands and needs, we will provide you with advice and make a personal recommendation, unless we advise otherwise. This will include sufficient information such as the main features of the product's cover, any unusual restrictions or exclusions, any significant conditions or obligations and the period of cover to enable you to make an informed decision about the policy, together with a quotation which will itemise any fees that are payable in addition to the premium. This documentation will also include a statement of your demands and needs which you should read carefully.

Limitations and Exclusions of our Liability

The following provisions set out our entire financial liability to you.

You acknowledge and agree that you shall only be entitled to make a claim against us and not against any individual employee or consultant engaged by us. Our liability for losses suffered by you arising under or in connection with the provision of our services, whether in contract, tort (including negligence), breach of statutory duty, or otherwise (including our liability for the acts or omissions of our senior management, employees and any appointed representatives) shall be limited in all circumstances to £5,000,000 per claim. Any claim or series of claims arising from one act, error, omission, incident or original cause shall be considered to be one claim. We shall not be liable to you for any loss of profit or loss of business whether directly or indirectly occurring and which arises out of or in connection with the provision of our services. Nothing in this paragraph shall exclude or limit our liability for death or personal injury caused by our negligence or for loss by our fraud, fraudulent misrepresentation or breach of regulatory obligations owed to you.

Your duties as a customer

Consumer customers: Under the Consumer Insurance (Disclosure and Representation) Act 2012, you must take reasonable care not to make a misrepresentation to an insurer. A failure by you to comply with the insurers request to confirm or amend particulars previously given is capable of being a misrepresentation for the purpose of this Act. This meaning that it is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. Under the Act, an insurer has a remedy against a consumer in respect of qualifying misrepresentations in breach of the consumers' duty of reasonable care where the insurer deems the misrepresentation to be either deliberate, reckless, or careless.

Commercial customers: 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, based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance

relates or who carry out outsource functions for your business. You must then disclose every material circumstance which you know or ought to know. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith. Alternatively, you must disclose sufficient information which would put your 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 inception of the policy, at renewal, and when any alteration of the policy is arranged. If you fail to make a fair presentation of the risk, this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced, depending on the circumstances. In some cases, this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

Cancellation

Please contact us immediately if you wish to cancel any insurance policy we have arranged for you. Your policy document will detail your rights to cancel your insurance once you have taken it out. Depending on the type of policy you have purchased, you may be entitled to cancel without penalty within either 14 or 30 days of the cancellation period. The start of the cancellation period will either be; from the day of the conclusion of the contract, or from the day of receiving your policy documentation, whichever occurs later. 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. Please see the 'Remuneration, Fees and Charges' section for further information.

Terms of Payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on or before the inception date of the policy
- Alterations to existing policies: immediate payment on or before the effective date of the change
- Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, we, or your insurer may cancel or lapse the relevant policy/policies, which could mean that part or all of a claim may not be paid. You may also be in breach of legally required insurance cover.

If you choose to pay for your insurance premium using a finance provider, your details will be passed onto them. We will provide you with a breakdown of the costs of your monthly instalments and subsequently a document outlining key features of their credit agreement with you including any fees they apply and the cost of default charges. If you have any queries or questions, either about the service provided by the finance provider or their terms and conditions you should in the first instance contact them. Where your policy is paid via the finance provider and you choose to renew your cover, we will again continue to pass your details to them. If any direct debit or other payment due in respect of any credit agreement

June 2023

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you enter into to pay insurance premiums is not met when presented for payment or if you end the credit agreement, we will be informed of such events by the finance provider.

In certain circumstances we may be contractually obliged by the finance provider to notify your insurer to cancel the policy. Where we are not contractually obliged to do so by the finance provider, if you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being informed of non-payment under the credit agreement, instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer and use this refund to offset the amount levied by the finance provider on us. You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need. Upon receiving your strict acceptance to pay for insurance premiums through the finance provider, we will instruct them to proceed with your application for credit. This process will involve the provider searching public information that a credit reference agency holds about you and any previous payment history you have with that provider. The credit reference agency will add details of your search and your application to their record about you whether or not your application is successful. Please read carefully the pre-contractual explanations and the information regarding the cost of credit (including any representative examples). Together they provide important information in relation to the credit facility available from the finance provider. Credit is available subject to status.

By instructing us to place insurance on your behalf you give your informed consent to these Client Money procedures. If there are any matters which you do not understand, or do not accept, you should discuss them with us before proceeding

Protecting your information

Details of our legal basis for processing your information, along with details of any third party recipient whom it may be necessary to share your personal data with in order to fulfil the contract, retention period for data held, security of your data, your rights under the UK General Data Protection Regulations (UK GDPR) including the right to complain can be found in our full 'Privacy Notice'. We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice.

Please read our Privacy Notice carefully which can be found on our website:

<https://www.unityinsuranceservices.co.uk/privacy-policy> and contact us immediately if you have any queries. Where necessary, for example where we would like to use your data for some marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

BY ACCEPTING THESE TERMS AND CONDITIONS YOU AGREE TO THESE USES OF YOUR INFORMATION.

Notifications of Incidents/Claims

It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do

so whether you believe you are liable or not. Any letter or claim received by you must be passed on to us immediately, without acknowledgement. Only by providing prompt notification of incidents can we and your insurer take steps to protect your interests.

Your policy summary and/or policy document will provide you with details on who to contact to make a claim. Please contact us if you would like guidance on claiming under your policy. If you need to contact us outside of office hours you can do so on 0750 783 9380. Any claims payment will be made in favour of you. If you require a payment to be made to a third party then you must confirm the required payee name and details, and a brief explanation for your request must be provided in writing.

Remuneration, Fees and Charges

There may also be occasions when an additional fee is sought, for example changes to the risk that required significant further advice and placement of additional coverage or substantial involvement in any large, difficult, or complex claims.

In addition to the amount charged by insurers, we also charge a fee to cover the administration of your insurance. Our fees will be confirmed to you clearly and in writing at the time of incepting or renewing your policy and will always be disclosed to you before you commit to purchasing the product. These charges/fees may be subject to change during the year, however, any charges/fees that have been agreed and advised at the inception of a policy will remain current until the expiry or renewal, at which time any changes to the charges/fees, will be advised. To the extent that it is not possible for an amount to be given, we will provide the basis for its calculation.

These charges/fees are non-refundable.

Any applicable insurance premium tax will be shown on the documentation we provide to you.

If you pay your premium by instalments, we shall inform you of any additional fees, charges, or interest as part of your credit arrangements. Where we arrange premium finance on your behalf, we are remunerated for our assistance in putting this financing in place by way of commission. We will advise you of any commission payable by the finance provider in relation to a credit agreement where knowledge of the existence or amount of commission could affect our impartiality in recommending a particular product or that may have a material impact on your transactional decision. You are entitled at any time to request further information regarding the amount of any remuneration which we may have received as a result of placing or renewing your insurance cover. To the extent that this is not possible for an amount to be given, we will provide the basis for its calculation.

Our earnings

Our earnings will either be in the form of commission payable by the insurer to us, a fee (as outlined in 'Remunerations, Fees and Charges'), or a combination of both, in which case this will be confirmed to you in writing at the time of incepting or renewing your policy. We also have arrangements in place with some insurers where we may receive remuneration from them which is in addition to the commission and fees already mentioned. 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. Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

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.

Refunds

Where a policy is cancelled before renewal, insurers charge to cover their costs, with the balance refunded to you, subject to no claim having been made. Full details will be available in your policy. In the event of an adjustment giving rise to a return of premium the amount may be refunded or held to credit.

Where you cancel your policy after the expiry of the cooling off period or where you request a mid-term adjustment which results in a refund of premium, we reserve the right to charge you for our time and costs. This could result in us reducing the amount refunded to you by the FULL amount of the commission fees we would have received had you not cancelled. The reason for this is that the majority of our costs are incurred either in initially finding and setting up your policy or in the annual renewal process when we might check the ongoing suitability of the cover the policy offers. These costs are recovered through the commission we earn. If you cancel, this does not give us an opportunity to recover the costs we incurred and would often result in us making a loss. However, any charge made will not exceed the cost of the commission and fees we would have earned. For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal. We will advise you if this affects you.

In view of the cost involved in making changes to your policy, we will not issue refunds of £1 or less. This limit also applies where you overpay for your policy.

Block transfers

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

All client money is handled by us. Client money is money that we receive and hold on behalf of our clients during the course of our dealings such as premium payments, premium refunds, and claim payments. This money will be held by us either as agent of the insurer or agent of the client, determined by the agreement we have in place with each insurer. Where money is held as agent of the insurer, this means that when we have received your cleared premium, it is deemed to have been paid to the insurer.

Our standard accounting practice is to take our commission upon receipt of your cleared funds prior to payment of the premium to the insurer.

The FCA requires all client monies, including yours, to be held in a trust account, the purpose of which is to protect you in the event of our financial failure since, in such circumstances; our general creditors would not be able to make claims on client money as it will not form part of our assets. We hold all client monies with one or more approved banks, as defined by the FCA, in a Statutory Trust bank account in accordance with the

FCA client money rules. Under these arrangements, we assume

responsibility for such monies and are permitted to, and may:

- For the purpose of effecting a transaction on your behalf, pass your money to another intermediary, including those resident outside the UK who would therefore be subject to different legal

and regulatory regimes. In the event of a failure of the intermediary, this money may be treated in a different manner from that which would apply if the money were held by an intermediary in the UK. Please inform us if you do not agree to this.

- Retain for our own use, any interest earned on client money.

Unless we receive your written instruction to the contrary, we shall treat receipt of payment from you and of any claim payment and/or refund of premium which fall due to you, as being with your informed consent to the payment of those monies into the Statutory Trust bank account. Please notify us immediately if you have any objections or queries.

Quotations

Unless otherwise agreed, any quotation given will normally remain valid for a period of 30 days from the date it is provided to you. We reserve the right to withdraw or amend a quotation in certain circumstances, for example, where the insurer has altered their premium/terms for the insurance since the quotation was given, where there has been a change in the original risk information/material circumstances disclosed, or if a claim/incident has occurred since the terms were offered.

Renewals

You will be provided with renewal terms in good time before expiry of the policy, or notified that renewal is not being invited. Unless you advise otherwise, renewals are invited on the basis that there have been no changes in the risk or cover required, other than those specifically notified to us or your insurers (see 'Your duties as a customer' section).

It is very important that you check the information provided at renewal to confirm it remains accurate and complete. If any of the information is incorrect or if your circumstances have changed, you should contact us immediately so that we can update your details.

Mid-term Transferred Business

When we are appointed to service insurance policies other than at their inception or renewal and which were originally arranged via another party, we shall not be liable during the current insurance period for any loss arising from any errors or omissions or gaps in your insurance cover or advice not supplied by us. Should you have any concerns in respect of a policy, which has been transferred to us, or if you require an immediate review of your insurance arrangements, you must notify us immediately. Otherwise, we shall review your insurance arrangements and advise accordingly, as each policy falls due for renewal.

Complaints

It is our intention to provide a high level of service at all times. However, we recognise that things can go wrong occasionally and if this occurs, we are committed to resolving matters promptly and fairly. Should you wish to complain, you may do so by contacting us using any of the contact details in the 'Contact us' section on the first page of this document.

Should you not be satisfied with our final response, you may be entitled to subsequently refer the matter to the Financial

Ombudsman Service (FOS). You can contact the FOS by telephone on 0800 0234 567 and further information is available at www.financial-ombudsman.org.uk. We will provide a summary of our complaints handling procedures to you should you make a complaint which we cannot resolve informally, and at any other time upon your request.

As a coverholder of Lloyd's, our complaints handling procedures differ for Lloyd's complaints, whereby Lloyd's operate a two stage complaint process. In the first instance, we will review your complaint. If you are not satisfied with our response, or have not heard from us within two weeks, you are entitled to refer the matter to Lloyd's. Should you not be satisfied with Lloyd's final response, you may be entitled to subsequently refer the matter to the FOS.

Documentation

We will issue all documentation to you in a timely manner. Where you receive your insurance documents electronically, you are entitled to request paper copies in which we will provide you with free of charge. Where possible, we will adapt our methods of communication to suit your needs, inclusive of face to face, telephone, post, text, and Braille.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, dependant on the type of business and the circumstances of the claim. 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 by visiting www.fscs.org.uk.

Financial Crime

Current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross-check you against The Office of Financial Sanctions Implementation (OFSI) HM Treasury consolidated list of Financial Sanctions Targets in the UK, as part of the information gathering process.

We are obliged to report to the National Crime Agency and/or Serious Fraud Office; any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report. We will not permit our employees or other persons engaged by them to be either influenced or influence others in respect of undue payments or privileges from or to insurers or clients.

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/Customer's best interests

As an insurance intermediary, we generally act as the agent of our client; in advising you, arranging your insurance and assisting you in the event of a claim. We are subject to the law of agency, which imposes various duties on us. However, in certain circumstances we may act for and owe duties of care to insurers and/or other parties. We will advise you when these circumstances occur, so you will be aware of any possible conflict of interest.

Solvency of Insurers

The insurers we use are regulated and are required to have adequate capital resources. However, we cannot guarantee the solvency of any insurer with which we place business. This means that should an insurer become insolvent; you may still be liable for any premium due and not be able to recover the premium paid, whether in full or in part, they 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 of our authority to act on your behalf

You or we may terminate our authority to act on your behalf by providing at least 7 days' notice in writing (or such other period we agree). Termination is without prejudice to any transactions already initiated by you, which will be completed according to these Terms of Business unless we agree otherwise in writing.

You will remain liable to pay for any transactions or adjustments effective prior to termination, which will become payable immediately. We shall be entitled to retain any and all commission and/or fees payable in relation to insurance cover placed by us prior to the date of written termination.

Third Party Rights

Unless otherwise agreed between us in writing, no term of this Terms of Business Agreement is enforceable under the Contracts (Rights of Third Parties) Act 1999.

Law and jurisdiction

If any provision of these Terms is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected. 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 and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the relevant court. These Terms supersede all proposals, prior discussions, and representations (whether oral or written) between us relating to our appointment as your agent in connection with the arranging and administration of your insurance. These Terms constitute an offer by us to act on your behalf in the arranging and administration of your insurance. In the absence of any specific acceptance communicated to us by you (whether verbal or written) you are deemed to accept our offer to act for you on the basis of these Terms, by conduct, upon you instructing us to arrange, renew or otherwise act for you in connection with insurance matters.

Our Administration Fees

What is changing?

At Unity, we're proud of our integrity and transparency. It is for this reason that we're keen to ensure you're aware of the way in which we charge administration fees. At the beginning of 2020, the decision was made to introduce an administration fee. Our fee structure has been reviewed and the decision has been made to maintain the amount of these fees, despite a number of our own costs increasing. The decision has also been made to introduce a fee for Scout Personal Accident and Medical Expenses (PAME).

The current fees are reviewed on a regular basis with the last review having taken place in June 2023. We will always disclose the amount of our current administration fees to you before you commit to purchasing insurance cover.

Why are we doing this?

Our decision to maintain our fees has been made to ensure we support you as best we can despite our increased costs. The decision to introduce a fee for Scout PAME has been made as a result of increased administration due to factors such as competitive pricing and market fluctuations. The continuation of our administration fees will allow us to maintain high levels of service while we continue to invest in IT solutions and staff, to improve our processes and develop our systems and communication platforms.

What are the details?

In accordance with the Financial Conduct Authority's (FCA) Treating Customers Fairly principles, our new fee structure is being applied consistently and proportionately to our customers. The fees are applicable on each policy you have with us and are as follows:

• New business	£30
• Renewals	£30
• Scout Personal Accident and Medical Expenses	£10
• Returned cheque	£30
• Long Term Agreements	£30
• Mid-term amendments	£0
• Cancellations	£0

The annual payment will cover the administration of all future amendments you make during that policy year. Unity won't be charging any additional fee for mid-term amendments to your policy. However, there may be an additional cost charged by the insurer if the amendment is premium affecting.

There will also be no additional fee for cancelling your policy. That said, if you were to cancel your policy, the administration fee will not be refunded, regardless of whether you are entitled to a pro rata refund from the insurer. This is because the work required to place your insurance will have already been completed.

We're confident that these fees are fair, and when benchmarked against other brokers in the industry, are particularly low. Nevertheless, our new fee structure will be under constant review to validate that our charges are appropriate.

More information

If you would like further information about our new fee structure, please contact your Account Handler or get in touch via email: info@unityins.co.uk

Scouts and Girlguiding Overseas Travel Insurance



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).

Unity Insurance Services
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Created: July 2023