

## DISCLOSURE DOCUMENT

Brunel hereby responds to your request for quotations for professional indemnity insurance, suitable to your business needs and requirements, as detailed within your online proposal form. Brunel act as agent for you in the sourcing of a suitable policy, placing the insurance and in the event of a claim.

You must disclose all facts about the risk you are insuring, favourable or otherwise, which could influence an insurer's decision whether to accept the risk and on what premium and other terms. If you do not disclose all such facts your rights under the policy may be adversely affected.

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if the services are right for you.

Brunel Professional Risks Limited is permitted to arrange general insurance contracts, You may check our registration details on the FSA's Register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

On this part of our website we have selected to solely use HCC Insurance Holdings, Inc. chosen by Brunel on your behalf for their potential suitability to provide you with a product that meets your needs at a competitively calculated cost.

We will not make a recommendation but will provide you with sufficient information in order that you can make an informed decision on the type of cover you require.

Brunel Professional Risks Limited normally receives a commission from the insurer with whom we place your business and, in addition, we may charge an arrangement/broking fee as detailed on your quotation. 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.

An administration fee may be charged dependant on circumstances, details of which will be shown on our quotation sheet.

A cancellation fee of £100.00 will be charged if applicable.

In the majority of cases, professional liability insurances cannot be cancelled by the policyholder. Policy cancellation and premium returns will only be granted by the Insurer in exceptional circumstances subject to:

- 1) The satisfactory receipt of a written explanation for the cancellation request.
- 2) The payment of a £100.00 cancellation administration fee.

Any agreed return premium will be calculated on a short rate basis and will be subject to the deduction of the £100.00 cancellation administration fee prior to settlement.

Brunel reserves the right to charge £50 per hour for handling claims if the Insured no longer has a policy with the Company

Brunel Professional Risks Limited acts as agent for some Insurers in the collection of premiums, claims money and premium refunds. All monies received by Brunel will be credited to a statutory trust account pending settlement to the Insurers.

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us **by writing** to Gwyneth Edgar, Compliance & Finance Department, Brunel Professional Risks Limited, Westpoint, 78 Queens Road, Clifton, Bristol BS8 1QU or, **by phone** Telephone 0117 985 8901, **by fax** 0117 985 8906

We will provide you with a copy of our full complaints procedure and respond to you as a matter of urgency, and always within 5 working days. We will aim to make a final response to you within four weeks, or keep you informed as to why this is not possible. In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is appropriately forwarded, and will track the progress of the complaint and responses of that party.

After our final response has been issued, if you still cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion. We are covered by the FSCS. 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% the claim, without any upper limit.

For compulsory classes of insurance, advising and arranging is covered for 100% of the claim, without any upper limit.