

**Careco Uk Ltd
Hubert Road
Brentwood
Essex
CM14 4JE
Tel: 01277 237020**

TERMS OF BUSINESS IN RESPECT OF INSURANCE MEDIATION SERVICES

Introduction

This terms of business comes into force on the date you receive it from us and will remain in force until you are provided with revised terms.

In connection with certain mobility products that we provide for your peace of mind we include certain insurance cover(s) which we arrange at no additional cost to you through Mark Bates Limited. In respect of such insurance contracts we will only arrange the initial cover, any mid-term alterations and renewal processing will be dealt with by Mark Bates Ltd.

This terms of business provides you with important information in respect of our insurance services and should be read in conjunction with the other documentation that will be issued to you in respect of specified insurance contracts. This terms of business only relates to our insurance mediation services.

Our status

We are an Appointed Representative of Mark Bates Limited of Premier House, Harlaxton Road, Grantham, Lincolnshire, NG31 7JX who are authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. Their Financial Conduct Authority number is 308390. You can check this on the Financial Conduct Authority register by visiting their website www.fsa.gov.uk/register or by contacting the Financial Conduct Authority on 0845 606 1234.

The Financial Conduct Authority is the independent watchdog that regulates financial services.

Effecting the insurance contracts

At the time you purchase your mobility product(s) from us we will, where we have agreed to do so, effect the specified insurance cover(s) in respect of the specified products.

The provision of such insurance(s) is wholly dependent upon you purchasing the specified mobility product(s) at the agreed price.

To enable us to effect such insurance covers for you it may be necessary for you to provide us with certain information and/or complete an application form.

We reserve the right to decline to provide the specified insurance(s) in the event that you do not provide us with any information that we may require or do not complete an application form when asked to do so.

Cost of insurance

The insurance cover(s) that we have agreed to include with your mobility product(s) are being provided to you at no additional cost to you.

Details of insurance cover(s)

Details of the insurance cover(s) that we have agreed to include with the purchase of your mobility product(s) will be set out in Key Facts Policy Summary documents that are produced by the insurer(s). We will provide you with these documents at the time you complete the purchase of your mobility product(s).

A policy document will be issued to you by Mark Bates Ltd in respect of any insurance policies that we have included with your mobility product(s). Your policy documentation will confirm the basis of the cover and give details of the insurers.

You should keep policy documents safe as they contain important information about the insurance cover that is being provided as well as what to do in the event that you need to make a claim.

Cancellation Rights

Even though the insurance is being provided to you at no additional cost you do have the right to cancel it.

Policies can be cancelled from the date that they come into force provided that you notify Mark Bates Ltd within 14 days of the date of receipt of confirmation of cover. In the event of cancellation there is no entitlement to any refund. Mark Bates Ltd contact details are provided above under the section headed "Our Status".

Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy and when you renew your insurance.

It is important that you ensure that all statements you make on any application form, claims forms and any other documentation are full and accurate.

Please note that if you fail to disclose any material information or change of circumstances to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information you provide is checked thoroughly prior to submission and that you keep a record of all correspondence in relation to the arrangement of your insurance cover(s).

Claims

You must notify Mark Bates Ltd and/or your insurer promptly of any claims.

Complaints

It is always our intention to provide you with a first class standard of service. Misunderstandings can, however, occur and we would prefer to know about the occasional problem than for you to remain dissatisfied.

If any problem arises in connection with this policy you should firstly discuss this with us by contacting

**General Manager
Mark Bates Limited
Premier House
Harlaxton Road
Grantham
Lincs, NG31 7JX**

By phone on: 01476 593887
By fax on: 01476 591543
By e-mail on: complaints@markbatesltd.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS) in respect of insurance mediation activities only. You may be entitled to compensation from the FSCS 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 remainder of the claim, without any upper limit.

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

Further information about compensation scheme arrangements is available from the FSCS.

Confidentiality

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

Governing law

This terms of business shall be governed by and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

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