

INTRODUCER APPOINTED REPRESENTATIVE AGREEMENT

between

(1) Travel Insurance Facilities Plc, trading as tifgroup, a company registered and incorporated in England and Wales with company number 03220410 whose registered address is at 1 Tower View, Kingshill, West Malling, Kent, ME19 4UY. ('the Principal'). Travel Insurance Facilities Plc is authorised and regulated by the Financial Conduct Authority under its Firm Reference Number (FRN) 306537 ('The Principal').

And

(2) **Companies house address and name** ('the Introducer Appointed Representative or IAR')

Date of the Agreement: **XX/XX/XXXX** ('the Commencement Date')

WHEREAS the Principal has agreed to appoint the Introducer Appointed Representative in accordance with the terms and conditions of the Agreement.

1. INTERPRETATION AND DEFINITIONS

1.1. In this Agreement:

'Agreement Personal Data'	Shall mean any personal data that is processed in connection with this Agreement
'Appointed Representative'	shall have the same meaning given to that term as defined in the FCA Handbook glossary
'Confidential Information'	means all information and/or material which relates to the operations, plans, know-how, trade secrets, business affairs, finances, systems, processes plans, intentions, marketing opportunities and/or methods of operation of the Parties and the Group (whether or not recorded in documentary form or on computer disk or other electronic storage media) which is disclosed by one Party to the other in connection with the operation of this Agreement (whether oral or in writing and whether or not such information is expressly stated to be confidential or marked as such)
'Customer'	shall have the same meaning given to that term as defined in the FCA Handbook glossary
'Data Controller'	Shall have the meaning ascribed to it under the Data Protection Legislation
'FCA'	means the Financial Conduct Authority, its employees and agents and anyone acting under the delegated authority of the Financial Conduct Authority, and any regulatory body or organisation that succeeds the Financial Conduct Authority
'FSMA'	means the Financial Services and Markets Act 2000 as amended from time to time including the FCA Handbook and any other codes of practice, rules or regulations which the FCA may adopt and enforce
'Financial Promotion'	shall have the same meaning given to that term as defined in the FCA Handbook glossary
'Group'	means the Principal and any holding company of the Principal and the subsidiaries of the Principal and any such holding company from time to time (as such terms are defined in the Companies Act 2006)
'Insurance Premium Tax'	shall mean Insurance Premium Tax as provided for in Part III of and Schedules 7 and 7a to the Finance Act 1994 or any similar tax payable in respect of insurance premiums which replaces or is introduced in addition thereto
'Insurance Product'	means the products specified in Appendix 1

'Introducer Appointed Representative'	shall have the same meaning given to that term as defined in the FCA Handbook glossary
'Non-real time financial promotion'	means a Financial Promotion which is not made in the course of a personal visit, a telephone conversation or other interactive dialogue
'Parties'	means the Principal and the Introducer Appointed Representative and 'Party' means either of them
'Policy'	means any policy or contract of insurance
'Premium'	means the gross selling price excluding Insurance Premium Tax in respect of any Policy
'Principal'	shall have the same meaning given to that term as defined in the FCA Handbook glossary
'Product Providers'	means the insurers by which the Principal is, from time to time, appointed as agent
'Promotional Documentation'	means advertisements, forms, documents, stationery, business cards, literature, printed materials or other materials (whether printed or otherwise) and websites used for promoting the sale of the Policies
'Regulatory Requirements'	means the rules, codes of conduct, codes of practice and practice requirements of the FCA, FSMA, and any other relevant laws, regulations, industry codes of practice and codes of conduct
'Schedule'	means any attached document or appendix that serves to set out the specifics of the service or an addendum to this Agreement

1.1.1. the masculine gender shall include the feminine and neuter and words importing the singular form shall include the plural and vice versa

1.1.2. words denoting persons shall include bodies corporate and unincorporated associations of persons and vice versa and

1.1.3. references to a Party to this Agreement shall include successors or assigns of that Party.

1.2. Sub-clauses 1.1.1 to 1.1.3 apply unless the contrary intention appears.

1.3. The headings in this Agreement do not affect its interpretation.

1.4. Any Appendix to this Agreement shall take effect as if set out in this Agreement and references to this Agreement shall include its Appendices.

2. SCOPE OF APPOINTMENT

2.1. The Principal hereby appoints the Introducer Appointed Representative to carry out the functions of an Introducer Appointed Representative, and the Introducer Appointed Representative hereby accepts such appointment. This Agreement applies to all dealings on or after the Commencement Date in which the Introducer Appointed Representative concludes between the Principal and the Customer for the Insurance Products. For the avoidance of doubt the Introducer Appointed Representative shall only effect introductions to the Principal and only distribute non-real time financial promotions for Insurance Products.

3. AUTHORITY

- 3.1. The Introducer Appointed Representative may provide Customers or potential Customers with Promotional Documentation and pass on the contact details of such Customers to the Principal. The Introducer Appointed Representative shall not carry out or purport to carry out any other acts on behalf of the Principal.
- 3.2. When providing Promotional Documentation to Customers, the Introducer Appointed Representative must not in any way offer advice or make a recommendation, whether implied or explicit, in respect of any particular Policy. Any requests for advice or recommendation in respect of Policy coverage, terms and conditions must be refused. For the avoidance of doubt the Introducer Appointed Representative shall only use Promotional Documentation provided by or pre-authorised by the Principal.
- 3.3. After the introduction of a Customer, all communication or notifications in respect of the Policy, whether verbally or in writing, shall strictly be between the Principal and the Customer.
- 3.4. Where possible, the Introducer Appointed Representative shall obtain a web-link or build into their website the agreed Portable Quote Engine (PQE) solution to facilitate the introduction and sale of travel insurance.
- 3.5. Traffic shall be processed through Principals servers and the Introducer Appointed Representative will not be involved in any other way than to display the PQE.
- 3.6. The Introducer Appointed Representative shall only use such material as is deemed appropriate by Travel Insurance Facilities Plc and will, upon reasonable request, remove, alter or reposition any information in connection with Travel Insurance products and services in its possession.
- 3.7. The Introducer Appointed Representative shall not hold itself out as being an Appointed Representative of the Principal.
- 3.8. The Introducer Appointed Representative shall not become an Introducer Appointed Representative and/or Appointed Representative of another party without the prior written consent of the Principal, such consent not to be unreasonably withheld.
- 3.9. Where applicable the Introducer Appointed Representative shall notify the Principal immediately if it is in material breach of any Introducer Appointed Representative or Appointed Representative Agreement with another party and in the event such an Agreement is terminated inform the Principal immediately in writing of the reason for the termination.
- 3.10. No premiums shall be collected by the Introducer Appointed Representative on behalf of the Customer.

4. NO PARTNERSHIP OR AGENCY

- 4.1. Nothing in this Agreement shall be deemed to constitute a partnership, association, joint venture or other co-operative enterprise between the Parties nor to constitute either Party as the agent of the other for any purpose.

5. INDEMNITY

- 5.1. The Introducer Appointed Representative shall at all times keep the Principal indemnified against all losses including direct costs, claims, demands, expenses, proceedings and liabilities made as a result of any acts performed by the Introducer Appointed Representative in the name of the Principal outside of the scope of the Introducer Appointed Representative's authority or following termination of this Agreement or any breach of this Agreement.
- 5.2. The Principal shall at all times keep the Introducer Appointed Representative indemnified against all losses including direct costs, claims, demands, expenses, proceedings and liabilities made as a result of any acts performed by the Principal in the name of the Introducer Appointed

Representative outside of the scope of the Principal's authority or following termination of this Agreement or any breach of this Agreement.

6. LIABILITY

- 6.1. The total aggregate liability of either Party arising out of or in connection with the performance or observance of its obligations, or in respect of this Agreement shall be limited to two times the premium income of the previous 12 months.

7. FEES AND COMMISSIONS

- 7.1. The Introducer Appointed Representative shall be entitled to fees and/or commission for the introduction of Customers in respect of all Premiums paid by the Customer and received by the Principal excluding Insurance Premium Tax due thereon with whom the Principal concludes a Policy as set out in attached Appendix 2 as amended from time to time in accordance with the provisions of 7.2.
- 7.2. The Principal shall provide to the Introducer Appointed Representative, within 30 days of the end of the calendar month of the effective date of cover, a statement of those new Policies sold unless otherwise agreed in writing with the Principal, or renewed that were introduced by the Introducer Appointed Representative and for which the Principal has received all Premiums paid by the Customer together with any Insurance Premium Tax due thereon. The Principal shall either attach a cheque or make a bank transfer to the Introducer Appointed Representative for the total commission due in respect of these Policies. For the avoidance of doubt, where instalment terms for the payment of Premiums have been agreed between Product Providers, the Principal and a Customer, the Introducer Appointed Representative shall only be entitled to fees and/or commission in respect of such instalments of Premiums which have actually been received by the Principal or Product Provider together with any Insurance Premium Tax thereon.
- 7.3. For the avoidance of doubt, where instalment terms for the payment of Premiums have been agreed between Product Providers or a premium finance provider, the Principal and a Customer, the Introducer Appointed Representative shall only be entitled to fees and/or commission in respect of such Premiums which have actually been received by the Principal or Product Provider together with any Insurance Premium Tax thereon.
- 7.4. Where a Policy has been changed during its term resulting in a change to the Premium, the rate of commission payable on the amended Premium shall be the rate applicable at that time.
- 7.5. Where any return of Premium is made for any reason whatsoever, the Introducer Appointed Representative shall pay to the Principal immediately the amount of fees and/or commission received by it in respect of the Premiums returned.
- 7.6. The Introducer Appointed Representative shall not be entitled to any remuneration save as provided for in this Agreement and shall not be entitled to recover from the Insurer any expenses incurred in relation to the business transacted hereunder unless agreed previously in writing by the Principal.

8. AUDIT

- 8.1. The Principal shall be entitled, on giving reasonable notice, to undertake an audit of the Introducer Appointed Representative in connection with its obligations under this Agreement at any time during the term of this Agreement and thereafter until all the Introducer Appointed Representative's rights and obligations under this Agreement have been finally determined. The Introducer Appointed Representative shall promptly allow the representatives of the Principal access to any of its offices during normal office hours at any time for this purpose. The Introducer Appointed Representative shall co-operate fully with any such audit and supply such information, data and records of whatsoever nature as may be requested by the Principal which shall be entitled to make copies or take extracts of the same.

- 8.2. The Principal shall be entitled from time to time to contact those Customers introduced by the Introducer Appointed Representative to determine any activities the Introducer Appointed Representative undertook to assist the sales process.
- 8.3. During the course of any audit carried out by the Principal under 8.1, the Introducer Appointed Representative shall make available a manager with the appropriate level of expertise and authority to answer any enquiries of the Principal.
- 8.4. The Introducer Appointed Representative shall comply with any reasonable request by the Principal for information (which without limitation shall include documents whether stored electronically or otherwise) relating to the performance of the Introducer Appointed Representative's duties and obligations under this Agreement.
- 8.5. The Introducer Appointed Representative hereby grants to each of the Principal's Auditor, HM Revenue and Customs, the FCA or any other relevant taxation or regulatory body, the same rights as those granted to the Principal under 8.1 to 8.4.
- 8.6. If and to the extent that the FCA undertakes any action pursuant to 8.5 and requires the Principal to pay or make a contribution towards the costs of such action the Introducer Appointed Representative shall fully indemnify the Principal in respect of those costs. This does not include any fines imposed on the Principal by the FCA or other regulatory body.
- 8.7. These rights to audit, outlined in this clause 8 shall survive termination.

9. DATA PROTECTION

- 9.1. Each Party is and will remain a separate and independent Data Controller in respect of the Agreement Personal Data and shall independently determine the purposes and means of such processing.
- 9.2. Each Party shall comply with all applicable data protection, privacy and electronic communications laws and regulations including the Data Protection Act 2018, the EU General Data Protection Regulation including where applicable, the guidance and codes of practice issued by the Information Commissioner and the Privacy and Electronic Communications (EC Directive) Regulations 2003, as amended from time to time.
- 9.3. The Introducer Appointed Representative shall be responsible for obtaining any necessary consents under data protection legislation for passing the Agreement Personal Data of customers to the Principal and for providing evidence to the Principal of such consents as may be required.

10. FINANCIAL CRIME

- 10.1. Neither Party shall engage in any activity, practice or conduct that may constitute an offence under any applicable laws or regulations designed to combat bribery, fraud or corruption, including the Bribery Act 2010, and both Parties shall at all times maintain appropriate systems and controls, including monitoring systems, to ensure compliance with such laws or regulations.

11. TERMINATION

- 11.1. Either Party may terminate this Agreement on not less than 30 days' written notice at the registered address in this agreement.
- 11.2. The Principal reserves the right to terminate this contract at one week's notice should the account remain inactive for a period of three months from the date of inception.
- 11.3. The Principal may terminate this Agreement immediately by notice if:
 - 11.3.1. The Introducer Appointed Representative becomes authorised to carry on regulated activities by the FCA under Part IV of the FSMA

- 11.3.2. the Introducer Appointed Representative has become insolvent or an order has been made for its liquidation, administration, winding-up, bankruptcy or dissolution
- 11.3.3. the Introducer Appointed Representative is a partnership, any of the partners becomes insolvent or a resolution is passed for his bankruptcy
- 11.3.4. an administrative or other receiver, manager, trustee, liquidator, administrator or similar officer is appointed over all or any substantial part of the assets of the Introducer Appointed Representative
- 11.3.5. the Introducer Appointed Representative or where the Introducer Appointed Representative is a partnership any of the partners enters into or proposes any composition or arrangement with its or his creditors generally
- 11.3.6. anything relating to the matters set out in clause 11.3.1 to 11.3.5 occurs in any jurisdiction
- 11.3.7. the Introducer Appointed Representative is a body corporate and it suffers a change of control as defined by section 840 of the Income and Corporation Taxes Act 1988 and section 719 of the Income Tax (Earnings and Pensions) Act 2003 (except with the prior written consent of the Principal)
- 11.3.8. the Introducer Appointed Representative or any partner or director or principal of the Introducer Appointed Representative is convicted of any criminal offence (other than a minor driving offence) or the Principal has reason to suspect that such person has committed any act of fraud or dishonesty or that its conduct of the business transacted hereunder is such as to prejudice the interests of any Customer or the Principal
- 11.3.9. there is any breach by the Introducer Appointed Representative of clause 3 of this Agreement, or the Introducer Appointed Representative's Regulatory Requirements
- 11.3.10. there is any material breach by the Introducer Appointed Representative of the other terms of this Agreement.
- 11.3.11. Should there be a breach of any of the terms of this Agreement, the Principal reserves the right to recover all or any losses (including any damage to reputation), costs and expenses (including professional fees) suffered by the Principal as a consequence of a breach.

12. SEVERABILITY

- 12.1. The provisions contained in each clause and sub-clause of this Agreement shall be enforceable independently of each of the others and its validity shall not be affected if any of the others is invalid. If any of those provisions is void but would be valid if some part of the provision were deleted, the provision in question shall apply with such modification as may be necessary to make it valid.

13. PROHIBITION ON ASSIGNMENT ETC.

- 13.1. The Introducer Appointed Representative may not assign, transfer or delegate any of its rights or obligations under this Agreement, or the benefit thereof, without the prior written consent of the Principal.

14. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

- 14.1. This Agreement does not create any rights enforceable by any person not party to it, under the Contracts (Rights of Third Parties) Act 1999, or otherwise.

15. LIABILITY FOR TAX ETC.

15.1. The Principal shall not incur liability or responsibility for any tax or duty arising out of this Agreement, other than for Insurance Premium Tax.

16. PRINCIPAL'S PROPERTY

16.1. All documents, literature, equipment and materials supplied to the Introducer Appointed Representative shall remain the property of the Principal and you will treat all intellectual property rights as belonging to the Principal.

16.2. The Introducer Appointed Representative shall return or remove any promotional material on termination of this Agreement held in any medium to the Principal and shall not use or disclose to any third party any confidential information relating to this Agreement, the Principle business or its clients or seek to solicit or introduce business secured under this Agreement yourself or via any other principal.

17. WHOLE AGREEMENT

17.1. This Agreement contains the entire agreement and understanding of the Parties in connection with the subject matter thereof (unless otherwise agreed between the Parties in writing) and supersedes and extinguishes all previous Agreements between the Parties relating to the subject matter hereof and any representations and warranties previously given and/or made other than those expressly set forth herein and also other than any misrepresentation or breach of warranty which constitutes fraud.

18. CONFIDENTIALITY

18.1. The Introducer Appointed Representative shall keep the terms of this Agreement and any Confidential Information strictly confidential and agrees not to disclose, communicate or otherwise make public its terms to anyone except the Introducer Appointed Representative's professional advisers and as otherwise may be required by law or regulation. This clause shall not however apply to any information which has come into the public domain otherwise than by reason of the default of the relevant Party.

19. WAIVER

19.1. The failure by the Principal to enforce at any time or for any period any one or more of the terms of this Agreement shall not be a waiver of them or of the right at any time subsequently to enforce all terms of this Agreement.

20. VARIATION

20.1. The Principal reserves the right to vary the terms of this Agreement at any time giving 30 days' notice to the Introducer Appointed Representative. Any such variations shall be made in writing and notified to the Introducer Appointed Representative address appearing in this document.

20.2. In the event of a dispute, both parties shall proceed by means of internal escalation in the first recourse with the option of mutually agreed mediation should external escalation prove necessary.

20.3. For avoidance of doubt, the Principal does not require annual renewal of this agreement

21. NOTICES

21.1. A notice under this Agreement shall only be effective if it is in writing.

21.2. Any notice or other document to be served under this Agreement may be delivered or sent by first class recorded delivery post or electronic mail to the Party to be served at its address appearing in this Agreement or at such other address as it may have notified to the other Party in accordance with this clause.

21.3. Any notice or document shall be deemed to have been served:

21.3.1. if delivered, at the time of delivery or

21.3.2. if posted, at 10.00 am on the second business day after it was put into the post or

21.3.3. if sent by email, the date the email was sent.

22. GOVERNING LAW

22.1. This Agreement is governed by and shall be construed in accordance with English law and shall be subject to the exclusive jurisdiction of the English Courts.

23. NON-SOLICITATION

23.1. Neither Party shall (except with the prior written consent of the other) during the term of this Agreement, and for a period of 12 months thereafter, solicit the services of any senior staff of the other Party who have been engaged in the provision of the Services or the management of this Agreement or any significant part thereof either as principal, agent, employee, independent contractor or any other form of employment or engagement other than by means of a national advertising campaign open to all-comers and not specifically targeted at such staff of the other Party.

24. COMPLAINTS

24.1. The IAR shall:

24.1.1. ensure that all Staff are fully aware of the Company's procedures provided by in connection with any complaint made by a Customer;

24.1.2. forward to the Company all available details of any complaint received in connection with any business carried out in connection with this Agreement no later than the next business day following its receipt. The IAR shall co-operate fully with the Company in relation to such complaint; and

24.1.3. reimburse the Company for any fees levied upon it for complaints which are subsequently referred to the Financial Ombudsman Service.

25. NOTIFICATIONS

25.1. The IAR shall notify the Company immediately in the event that the IAR is:

25.1.1. served with a notice of an order for its liquidation, administration, winding-up, or dissolution (otherwise than for the purposes of a solvent amalgamation or reconstruction with the prior written consent of the Company) or experiences or is likely to experience any other insolvency related event;

25.1.2. where the IAR is a partnership, any of the partners is bankrupt, a resolution is passed for a partner's bankruptcy or a partner is unable to pay his debts as they fall due;

25.1.3. subject to the appointment of an administrator or other receiver, liquidator or similar officer over all or any substantial part of the assets of the IAR;

25.1.4. party to any composition or arrangement with its creditors generally; or

25.1.5. responsible for or connected with a breach or a likely breach of the Regulatory Requirements;

25.1.6. subject to investigation by any regulator including the FCA; or

25.1.7. seeking appointment or purporting to be appointed as an introducer appointed representative of another firm.

INTRODUCER APPOINTED REPRESENTATIVE AGREEMENT SIGNING PAGE

SIGNED.....

for and on behalf of the Principal

Company Name:

Full Name:

Position:

Date:

SIGNED.....

for and on behalf of the Introducer Appointed
Representative

Company Name:

Full Name:

Position:

Date:

APPENDIX 1 - PRODUCT

The Introducer Appointed Representative may effect introductions in respect of the following types of insurance products:

Citybond Suretravel Insurance

Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Economy		Premier		Supreme (Trip Travel and Year Round Only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
1	Cancellation and curtailment (Loss of deposit)	£1,000	£95 (£25)	£5,000	£65 (£25)	£10,000	Nil (Nil)
2	Emergency medical expenses abroad	£5,000,000	£95	£7,500,000	£65	£10,000,000	Nil
	Emergency dental treatment	£250	£95	£250	£65	£500	Nil
	Burial or cremation	£2,500	£95	£2,500	£65	£2,500	Nil
3	Hospital benefit	£500 (£25 per 24hrs)	Nil	£1,000 (£25 per 24hrs)	Nil	£1,500 (£50 per 24hrs)	Nil
4	Personal accident						
	Accidental death	£5,000	Nil	£20,000	Nil	£50,000	Nil
	Loss of limb or sight	£10,000	Nil	£20,000	Nil	£100,000	Nil
	Permanent total disablement	£10,000	Nil	£20,000	Nil	£100,000	Nil
5	Baggage	£750	£95	£2,000	£65	£3,000	Nil
	Single article, pair or set	£100	£95	£300	£65	£500	Nil
	Valuables in total	£100	£95	£300	£65	£500	Nil
	Business goods or equipment	No Cover	n/a	£400	£65	£1,000	Nil
	Emergency replacement of baggage	£100	Nil	£100	Nil	£250	Nil
6	Personal money, passport and documents	£250	£95	£500	£65	£750	Nil
	Cash	£150	£95	£200	£65	£350	Nil
7	Personal liability	£1,000,000	£95	£2,000,000	£65	£2,000,000	Nil
8	Delayed departure	No Cover	n/a	£300 (£20 first 12 hours, £10 each other 12 hours)	Nil	£500 (£50 first 12 hours, £30 each other 12 hours)	Nil
	Abandonment	No Cover	n/a	£5,000	£65	£10,000	Nil
9	Missed departure	£500 Europe £1,000 Worldwide	Nil	£500 Europe £1,000 Worldwide	Nil	£750 Europe £1,500 Worldwide	Nil
10	UK departure assistance and Missed UK connection	£500	Nil	£500	Nil	£500	Nil
11	Legal expenses and assistance	£10,000	Nil	£25,000	Nil	£50,000	Nil
12	Extended kennel and/or cattery fees	£250	Nil	£250	Nil	£750	Nil
13	Hijack and kidnap	£5,000 (£50 per 24hrs)	Nil	£5,000 (£50 per 24hrs)	Nil	£20,000 (£100 per 24hrs)	Nil
14	Incarceration abroad (young traveller only)	£500	Nil	£500	Nil	No Cover	n/a
15	Scheduled airline failure	£1,000	£95	£1,000	£65	£2,500	Nil
Gadget cover (Optional)							
16	Up to 5 gadgets (cover per policy)	£2,000	£95	£2,000	£65	£2,000	Nil
Travel disruption (Optional)							
17	Cancellation and curtailment	£1,000	£95	£5,000	£65	£10,000	Nil
18	Substitute accommodation	£3,000	£95	£3,000	£65	£3,000	Nil
19	Enforced stay	£1,500	Nil	£1,500	Nil	£1,500	Nil
20	Missed connections	£1,000	Nil	£1,000	Nil	£1,000	Nil

Summary of cover continued

Section	Cover	Economy		Premier		Supreme (Trip Travel and Year Round Only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
Golf Plus (Optional)							
21	Green fees	£250	Nil	£250	Nil	£250	Nil
22	Golf equipment hire	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil
23	Golf equipment	£1,500	£95	£1,500	£65	£1,500	Nil
24	Hole-in-one	£75	Nil	£75	Nil	£75	Nil
Business Plus (Optional)							
25	Business goods or equipment	£1,000	£95	£1,000	£65	£1,000	Nil
	Business samples	£500	£95	£500	£65	£500	Nil
	Single article limit	£750	£95	£750	£65	£750	Nil
26	Business equipment delay	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil
27	Business equipment hire	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil
	Emergency courier of essential business equipment	£300	£95	£300	£65	£300	Nil
28	Business money	£1,000	£95	£1,000	£65	£1,000	Nil
	Cash limit	£500	£95	£500	£65	£500	Nil
29	Replacement staff	£1,500	£95	£1,500	£65	£1,500	Nil
Wedding / Civil Partnership Plus (Optional)							
30	Wedding rings (per person)	£250	£95	£250	£65	£250	Nil
	Wedding attire (per person)	£1,000	£95	£1,000	£65	£1,000	Nil
	Wedding gifts	£1,000	£95	£1,000	£65	£1,000	Nil
	Gift cash limit	£150	£95	£150	£65	£150	Nil
	Single article limit	£300	£95	£300	£65	£300	Nil
	Wedding photographs or video recording	£750	£95	£750	£65	£750	Nil
Cruise cover (Trip Travel and Year Round only - You are only covered when travelling on a cruise if you have paid the appropriate additional premium)							
31	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
32	Stateroom / Cabin confinement	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil
33	Unused pre-booked excursions	£300	Nil	£300	Nil	£300	Nil
34	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
35	Cruise connection	£1,500	Nil	£1,500	Nil	£1,500	Nil
Winter Sports (Optional)							
36	Ski equipment	£500	£95	£500	£65	£1,200	Nil
	Hired ski equipment	£250	£95	£250	£65	£600	Nil
37	Ski equipment hire	£300 (£15 per 24hrs)	Nil	£300 (£15 per 24hrs)	Nil	£500 (£25 per 24hrs)	Nil
38	Ski pack	£500	Nil	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil	£200	Nil
39	Piste closure	£200 (£20 per 24hrs)	Nil	£200 (£20 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
40	Avalanche or landslide	£150 (£30 per 24hrs)	Nil	£150 (£30 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
Young traveller - Study cover (Optional)							
41	Course fees	£2,000	£95	£2,000	£65	No cover	n/a
42	Computer equipment	£1,000	£95	£1,000	£65	No cover	n/a

APPENDIX 2 – COMMISSION STRUCTURE

The Introducer Appointed Representative shall be paid as per the following commission structure where the business arranged was a direct result of an introduction by the Introducer Appointed Representative:

Single Trip	15%
Long Stay	10%

Annual Multi-Trip	10%
Gap Year	10%

This structure also includes a customer discount of **10%** for **online** and **telephone** policy sales.

The commission paid to the Introducer Appointed Representative shall, where applicable, be deemed to be inclusive of Value Added Tax (VAT). This will be paid in arrears by the 30th of the month following the month of the sale excepting where any month's total does not exceed £20 (twenty pounds sterling) whereupon the total shall be held until such time as the monthly total does exceed this threshold.

The above terms may be varied by agreement between the Parties giving 30 days written notice.

Please see Appendix 3 for Commission Payments

APPENDIX 3 COMMISSION PAYMENTS

Commission shall be paid by BACS monthly in arrears by the 30th of the month following the month of the sale excepting where any month's total does not exceed £20 (twenty pounds sterling) whereupon the total shall be held until such time as the monthly total does exceed this threshold.

To ensure commission is paid to you in a timely fashion please complete the following BACS form.

Instruction to our bank to pay by BACS

Agent / Broker Ref No:	
Name:	
Address:	
Post Code:	

Please enter the name and address of your bank and your account details:

Bank Name:	
Address:	
Post Code:	
Name(s) of Account Holder(s):	
Bank Sort Code:	-
Bank Account No:	