

This leaflet is intended to give you important additional information concerning our approach to arranging insurances for Adventure Activity Providers and how we will handle your insurance if, as we hope, you insure with us.

Please read this in conjunction with our promotional leaflet and keep it safe for future reference.

If any points are unclear please contact one of our customer advisors on: **01452 511430**

1. Who We Are and Regulation

Jardine Lloyd Thompson Leisure is a division of Jardine Lloyd Thompson UK Limited, part of the Jardine Lloyd Thompson Group, whose principal place of business is 6 Crutched Friars, London, EC3N 2PH. Jardine Lloyd Thompson UK Limited is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA), details of which can be confirmed on the FSA's register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on **0845 606 1234**.

Our intention in issuing this Customer Information is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each insurance which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to give you this document.

We would therefore urge you to read this document carefully, particularly the sections headed Claims and Cancellation and use the information to decide if our services are right for you. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.

2. Explaining Our Service

Jardine Lloyd Thompson Leisure can offer products from a panel of insurers for its insurance in respect of Adventure Activity Providers, details of which are available on request.

In some circumstances Jardine Lloyd Thompson Leisure's involvement is pursuant to a contract with these insurers, a binding agreement which allows us to provide quotations, grant cover and administer your insurance, including the collection of premiums and payment of valid claims on insurers behalf. We will advise you if this applies to any of the insurances that we arrange for you.

We will provide you with a quotation, all relevant documentation and will administer your insurance.

Although we deal with a panel of insurers, we are not contractually obliged to do so and periodically review the market. The provider of your product is outlined in the summary of cover.

Under the Regulators client money* rules we are required to keep client money separate from our own money. We normally do this by paying client money into a client bank account. We hold client money subject to a non-statutory trust. This means that we are entitled to and may use client money held on behalf of one client to pay another clients premium before the premium is received from that other client, and to pay premium refunds to another client before we receive payment from the insurer. However, we are not entitled to use client money to pay commissions before we receive the relevant premium from the client.

Any interest earned on client money held by us and any investments returns on any segregated, designated investments will be retained by us for our own use, rather than paid to you.

* Client money is money of any currency which we hold on behalf of our customers (including you) or which we treat as client money in accordance with the client money rules.

We hold monies received under any binding agreements as agent for the insurers concerned and not as client money.

3. Your duty to give information

We are obliged to point out that you have a legal duty to provide any information material to the risk, whether unfavourable or otherwise before commencement of the contract and throughout the duration of the contract. Material facts would include any information that could influence a decision by an Insurer on whether to accept the risk and, if so, upon what premium and terms. If you do not disclose such information, your insurer has the right to avoid your insurance from its commencement. If this right is exercised any claims under your policy will not be met. It is important that you check any proposal forms you submit very carefully before signing.

4. Matching your requirements

We aim to answer all our calls or correspondence promptly and to be courteous in the way we deal with you at all times.

We will advise and make a recommendation for you after we have assessed your needs for insurance by means of a fact find.

Your demands and needs requirements are addressed in the quotation letter however, if we cannot match your requirements, we will explain the differences in the service or policy we offer so that you can make an informed choice.

5. Information about products and services

We will provide you with a summary explaining all the main features of our products, important details of cover and benefits, any significant or unusual restrictions or exclusions, any significant conditions that you must meet and the period of cover. We strongly recommend that you read the information we send to you and contact us immediately if any aspect is unclear.

When we arrange cover by telephone we will cover all aspects in detail at that time.

When full cover is confirmed we will provide you with all documentation relevant to your insurance promptly. Details of claims handling and cancellation processes follows in this document.

6. Information on costs

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate.

If there are any additional charges, including those that are liable during the life of the policy, we will identify these and inform you before conclusion of the contract.

7. Remuneration and other income

Our principle remuneration for arranging the insurance will be by way of brokerage commission, being a portion of the premium paid which is allowed to us by the Insurer(s) for introducing the insurance to them.

In addition to the above, you should be aware that as a result of arranging the insurance, we and/or other members of the Jardine Lloyd Thompson Group may receive additional income from the following sources:

- Interest earned on insurance monies passing through our bank accounts;
- Expense allowances or commissions from Insurers for managing and administering certain lineslips, covers, binding authorities and other similar facilities, including claims which may arise thereunder, all of which we believe enable access to expert Insurers, more efficient service and competitive terms to be provided across a portfolio of business;
- Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;
- Administrative service fees which may be paid for limited specific services we provide to Insurer(s) as part of the placing or claims process.

- Income derived from arranging premium financing.

We will deal with you openly and, when requested, we will disclose the amount of any additional income (or where that is not feasible, a reasonable estimate of the additional income or its basis of calculation) from the above and any other sources which we may receive in relation to insurance we arrange.

8. Cancellation of your insurance

If you need to cancel your insurance your instructions must be in writing, confirming the date cover to be cancelled and signed by yourself and any other person named as the Insured.

Some insurance's that we may arrange for you attract cancellation (cooling off) rights. Where these apply we will inform you of them.

9. Claims Handling

We recognise the importance of a claim and the information provided in the product summary explains what you need to do and our claims advisors are available to offer help and guidance on making claims under your policy, for example, how to complete the form or when receipts are required.

If we do receive a claim from you, we will forward the notification promptly to the insurer.

Where our binding agreement with insurers allows us to settle claims this means that we are acting on behalf of the insurers in paying the claim and not you as the policyholder. (see 1). We will advise you if this applies to any of the insurances that we may arrange for you.

10. Your duty to retain Employers Liability certificates (if applicable)

The Employers Liability (Compulsory Insurance) Regulations 1998 came into force on 1st January 1999. The regulations impose a duty on all employers to retain a copy of each Employers Liability certificate for a period of 40 years beginning on the date on which the insurance certificate relates commences or is renewed. You must retain a copy of all Employers Liability certificates which were current from the 1st January 1998 and any that have been issued subsequently.

11. Contract law applicable

Unless otherwise agreed, any insurance arranged through Jardine Lloyd Thompson Leisure will be subject to English Law and any dispute relating to it, subject to the jurisdiction of the English courts.

12. Confidentiality and Security

We will treat all personal information as private and confidential to us and anyone involved in providing your insurance, even when you are no longer a customer.

We will not give your personal information to anyone unless it is:

- at your request or with your permission
- a legal requirement, such as by a court of competent jurisdiction, governmental or by regulation; or
- already in the public domain.

We will take all appropriate steps to make sure that money, documents or information we handle or hold is maintained within a secure environment.

13. E-mail

We recognise that communicating by e-mail on a 'desk-to-desk' basis is a very desirable method of conducting business. However, we do have some concerns specific to the use of e-mail which we would like to share with you:

Integrity and Receipt: There is no certainty of the completeness, accuracy and even the receipt of a message or data file sent by e-mail. Corruption of data during transmission or missing data file attachments may not be immediately obvious to the recipient.

Confidentiality: By unavoidably having to use third party service providers to 'deliver' e-mails, confidentiality is outside of the sender's control.

Appropriateness: Where receipt of a message by a given time/date is critical and the subject matter is of an important nature, such messages should be communicated by another method to ensure that it is received and can then be acted upon.

Legality: In the absence of any formal setting out the terms of communicating by e-mail, it may be questioned in certain jurisdictions as to whether such communications are or will be legally admissible as evidence in any dispute without considerable supporting evidence as to checks

having been made on receipt, security and integrity of the communications.

Viruses: with knowledge of the potential damage, which computer viruses can cause, e-mail users should use their best endeavours to ensure that they do not transmit harmful viruses to other parties.

14. Dealing with Customer complaints

If you have cause to complain, in the first instance please refer to the product literature for initial contact details.

If after this you are still unable to resolve to your satisfaction your complaint, please contact:

The Compliance Officer
Jardine Lloyd Thompson UK Limited
Lloyds Chambers
1 Portsoken Street
London
E1 8LN

detailing the nature and underlying circumstances of your complaint.

The Compliance Department is responsible for monitoring the quality of our services and compliance with the laws and regulation applied to us in the UK will:

send a written acknowledgement to your complaint within five (5) business days of receipt, giving details of the person handling the complaint, details of the firms internal procedures and, if possible, a final response;

provide a written response within four (4) weeks of receipt or, if we are unable to resolve your complaint at this stage, an indication when further contact will be made within eight (8) weeks of receipt.

provide by the end of eight (8) weeks a final response or a response explaining that the firm is still not in a position to provide a final response, the reasons for the delay and an indication when you should expect to receive a final response.

If you are dissatisfied with the delay or remain dissatisfied with the final response referral can be made to the Financial Ombudsman Service, details as stated below:

Making a complaint against us is in addition to and does not replace your right to seek legal redress against us.

Financial Ombudsman Service (FOS)

We are a member of the Financial Ombudsman Service (FOS). Certain personal and small business clients are eligible to pursue unresolved complaints with the FOS. We can advise you whether you are eligible to complain to FOS or you can contact them directly at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 180

Website: <http://www.financial-ombudsman.org>

Financial Services Compensation Scheme (FSCS)

We are also members of the Financial Services Compensation Scheme (FSCS). Certain personal and small business policyholders are entitled to compensation from the FSCS if we cannot meet our obligations. Full details and further information on the scheme are available from the FSCS as detailed below:

Financial Services Compensation Scheme (FSCS)
7th Floor
Lloyds Chambers
London
E1 8BN

Telephone: 020 7892 7301

Website: <http://www.fscs.org.uk>