

Terms of Business Agreement (TOBA)

Key facts about our services

Blue Fox Financial Ltd trading as Blue Fox Insurance & Activity Business Cover

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Blue Fox Financial Ltd trading as Blue Fox Insurance & Activity Business Cover is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 808552. Our permitted business is advising on and arranging non-investment insurance contracts, as well as credit-broking.

You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/>.

2. Whose products do we offer?

Insurance: We offer a range of policies from a limited range of insurers from across the market which does not represent the whole market. A list of insurers we offer policies from is available at the end of this document.

These include;

1. Business / commercial Insurance
2. Landlords Insurance

Consumer Credit: Where we have arranged an insurance policy on your behalf, we can arrange credit to cover up to 90% of the policy premium. We only arrange credit from a limited range of lenders from across the market, which does not represent the whole market.

3. Which service will we provide you with?

Insurance: You will receive advice or a recommendation from us once we have assessed your demands and needs.

Consumer Credit: You will not receive advice or a recommendation from us on the suitability of the provision of credit, unless you are a retail client.

In all cases, we will arrange the product on your behalf.

4. Disclosure of Information.

It is important that you understand that any information, statements, or answers made by you to us or your Insurer are your responsibility and must be correct, as failure to disclose facts material to the

insurance or any inaccuracies in your answers may invalidate your insurance cover. These facts must be disclosed at the earliest opportunity and certainly at each renewal. If you are a retail client you are duty bound to avoid any misrepresentation & if you are a commercial client you are duty bound to make a fair representation of risk, (more information is available upon request). Responsibility for this is solely yours as we cannot be expected to have known facts which have not been disclosed to us. Please keep copies of any documentation sent to you for future reference.

5. What will you have to pay for the service?

We charge a minimum admin fee of £20 for new business, mid-term adjustments, cancellations and renewals. We may also receive a commission of up to 30% from the Insurance provider. In cases where we have assisted in the arrangement of finance, the firm may also receive an over-rider of up to 2.5% from the Finance Provider.

6. Professional Indemnity.

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory for insurance intermediaries.

7. Banking.

We hold clients' money in a statutory trust account, and where interest received exceeds £20.00 we will disclose this to you at the time.

8. Cancellation rights.

If you wish to cancel your policy please contact us in writing at Blue Fox Financial Ltd, Cancellations Department, 1 Chadwick Avenue, Winchmore Hill, London, N21 1ST or by phone on 0208 364 0758. We reserve the right to charge an administration fee of £20 upon cancellation of a policy unless the cancellation is within 14 days of inception or renewal of the policy.

Please note that we operate on an auto renewal basis, in that all policies will be automatically renewed upon at renewal date, unless otherwise specified or unless you have informed us of your intention to lapse the policy.

Your statutory rights are not affected.

9. What to do if you have a complaint?

If you wish to register a complaint, please contact us in writing at Blue Fox Financial Ltd, Complaints Department, 1 Chadwick Avenue, Winchmore Hill, London, N21 1ST or by phone on 0208 364 0758. If you wish to obtain a copy of the firm's Complaint Handling Procedure please be in contact with Blue Fox Financial Ltd.

10. We are covered by the Financial Services Compensation Scheme (FSCS)

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.

Advising and arranging of optional insurance policies is covered for 90% of the claim, without any limitation. Compulsory insurance policies are covered 100%.

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

11. Data Protection

The information you have provided is subject to the Data Protection Policy and Privacy Notice of the firm, which is available upon request. You may request confirmation of the information we hold about you, to which we will respond within 30 days. You consent to us or any company associated with us for processing your personal data in accordance with the Data Protection Policy and Privacy Notice of the firm.

If you wish to obtain a copy of the firms Data Protection Policy and or Privacy Notice, please be in contact with Blue Fox Financial Ltd.

We may undertake checks via credit reference and fraud prevention agencies to manage your account with us. Please note that these checks should not affect your credit rating.

Furthermore, any of our Product Providers (including Credit Providers), may also undertake checks via credit reference and fraud prevention agencies to obtain information with regards to your credit profile. This may affect your credit rating.

This Table is designed to provide you with an exclusive list of the insurers (and brokers) we work with when arranging a policy on your behalf.

<u>Insurers / Wholesale Brokers</u>	<u>Policy Type</u>
Lockton	Commercial Combined, Landlords Insurance
Park Insurance	Commercial Combined
Leisure Insure	Commercial Combined