

It is also important that **you** follow the claims reporting requirements of your policies. Failure to do so could lead to your claim being rejected.

Ministry of Justice (MOJ) Reforms in respect of Personal Injury Claims were introduced in an effort to reduce lawyers' costs and combat the compensation culture. The key point to be aware of is that insurers have a very limited timescale to admit or dispute liability for injury claims. It is therefore vital that full and accurate information of any incident is provided by you immediately and full co-operation and assistance given to insurers thereafter with any investigation.

- 14. Confidentiality.** All personal information about our customers is treated as Private and Confidential and is subject to the General Data Protection Regulation which we undertake to comply with in all our dealings. N.B. Please see separate Privacy Notice.

You should also be aware that insurers pass information to the Claims and Underwriting Exchange and the Motor Insurance Anti-Fraud and Theft Register. The aim is to check information provided and prevent fraudulent claims.

We are also required to comply with financial sanctions legislation by checking clients against the UK Consolidated Financial Sanctions List maintained by HM Treasury. This involves passing your details to BIBA approved facility SanctionsSearch.com.

Motor Insurance details are added to the Motor Insurance Database run by the Motor Insurers' Information Centre which has been formed to help identify uninsured drivers and may be searched by the Police to help confirm who is insured to drive. In the event of an accident the database may be used by insurers and the Motor Insurers Bureau to identify relevant policy information.

- 15. Policies Transferred to Burrow Humphreys.** Where a customer has elected to transfer policies to our care which were previously arranged by other parties, we are not liable for losses arising from errors, omissions, gaps in cover or advice not provided by us. In such cases, with your co-operation, we would wish to review the cover provided by such policies with you as soon as possible after our appointment.
- 16. Insurer Security.** As brokers we utilise only insurers authorised to transact business in the UK and which also have appropriate financial strength ratings from independent rating agencies Standard & Poors, A.M. Best, Fitch or Moody's. These can, of course, only be of guidance at inception or renewal of your policy as financial strength ratings may change during the period of insurance and are therefore beyond our control. We cannot therefore guarantee the ability of an insurer to meet policyholder obligations. If you have any concerns about the security offered, please contact us.
- 17. Acceptance of this Terms of Business Agreement.** This Terms of Business Agreement does not affect your normal legal rights. The Agreement will apply to all transactions, including renewals. The Agreement sets out the entire Agreement between the customer and Burrow Humphreys Limited, and replaces any previous Agreement which has been issued.
- 18. Termination of this Agreement.** You or we may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions or premium adjustments already initiated for which you will still be liable to pay.
- 19. Further Information.** If you have any queries arising from this Terms of Business Agreement or require additional advice or information, please do not hesitate to contact us.