

# ***DMS Security Plans***

## **Terms of Business**

### **Status**

Our Initial Disclosure Document (appended to this document) confirms our status under the Financial Services and Markets Act 2000 (FSMA), and also confirms that we do not give advice regarding our policies.

### **Instructions**

We accept verbal, written or email instructions from you, or from any Independent Financial Adviser (IFA) acting for you, but to prevent any possible misunderstanding, will immediately confirm our actions to you in writing. This communication, by e-mail or letter, will ask you to telephone us urgently if you disagree with the instructions given, so that we may immediately reverse the action taken.

### **Service**

We will offer you a limited range of insurance products from which you may choose. We will provide you with comprehensive information to allow you to make an informed decision about the insurance being proposed. If you are being advised by an IFA, your Adviser will ensure that the insurance products we offer match your requirements and we will do this by asking you questions that will help to identify your need. If you are not dealing with us through an IFA and require this assistance, DMS will request the IFA whose website brought you to ours, to assist you.

We will explain the main features of the insurance policy that we offer including who the insurer is and all the important details of cover and benefits as well as any significant or unusual restrictions or exclusions. We will also explain any significant conditions or obligations which you must meet and the period of cover. We will always provide you with a sample policy if requested. We will explain the cost of the policy, including where applicable, any additional taxation costs, details about how to claim and your cancellation rights.

### **Cancellation**

Please be aware that you have thirty (30) days from receiving the policy documentation in which to cancel the policy, without incurring any cost and without giving a reason. If you wish to exercise this right, please inform us, in writing during the cancellation period, and return your Certificate of Insurance.

### **Branded Products**

We may offer certain products that are branded in the name of one of our trading divisions. Each of these products is specially negotiated with a particular Insurer.

### **Disclosure of information**

Please note that the information provided by you forms the basis of a legal contract between you and the Insurer. It is therefore essential that all information provided by you is accurate and true to the best of your knowledge and belief. You also have an ongoing duty to disclose any relevant information, which may influence the acceptability or assessment of this insurance. If you are unsure if a fact is material you should disclose it. Failing to disclose any material information or changes in the risk to your insurers could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

In addition, when taking out accident, sickness and unemployment insurance it is most important that you tell us if any of the following apply:

- You cannot register as unemployed within the United Kingdom.
- You are employed on a fixed-term contract and you have less than 2 years service with your current employer.
- You are employed on a fixed-term contract and your contract has 6 months or less to run.
- You are aware of any proposed redundancies or reorganisation in the business you work for.
- You are aware of any financial or contractual threat to the business you work for.
- Unemployment is a regular feature of your particular job.
- You have a pre-existing medical condition.
- You are currently unable to work due to a incapacity (including any maternity leave).
- You are an existing borrower and your mortgage or loan is in arrears.
- You are using your mortgage or loan for commercial purposes (including buy to let mortgages).
- You are not living in the property named on your proposal.
- You are acting as a guarantor on the mortgage or loan (even if you are named on the agreement).
- You already have unemployment and/or incapacity insurance.

## Your Cover

We will send you your Certificate of Insurance and your Policy Terms and Conditions. These will set out exactly what cover you have with us. We ask you to review all this information upon receipt and contact your Adviser immediately:

- if the details of the cover do not meet with your approval.
- if the details of the cover do not reflect the instructions previously given to us.
- if any cover that you require is excluded.
- if there is anything in the documentation you do not understand.

If you are not dealing with us through an Adviser, then please contact DMS directly. Our contact details are at the bottom of this document.

## Data Protection

Any information we hold about you, whether on our computer system or on paper files will be treated as private and confidential. We will only use and disclose the information we have in the normal course of administering or arranging your insurance policy. We may from time to time use the information we hold about you to send you information on other products and services, which we offer and which we feel may be appropriate. If you do not wish to receive any marketing information from us, please write to us at the address detailed below and we will mark our records accordingly. Under the Data Protection Act 1998 you have rights of access to any personal information we hold about you in our records. If you have any queries in respect of confidentiality and data protection please contact us in writing. Our contact details are set out at the bottom of this document.

## Complaints

If for any reason you feel dissatisfied with your insurance cover, or with the levels of service we have provided, we operate a comprehensive complaints procedure to assist you with your complaint. Details of this procedure have been included in our Initial Disclosure Document. This is appended to this document.

## Law to be applied

The parties are free to choose the law applicable to a contract of insurance. Unless specifically agreed to the contrary, all contracts arranged through DMS are subject to the Law of England and Wales.

## Contact details.

Royal Mail:	DMS Security Plans. PO Box 2, DURSLEY. GL11 4YN.
Telephone:	01453 547053
Fax:	0845 130 5624
Website:	<a href="http://www.dms4asr.net">www.dms4asr.net</a>
e-mail:	<a href="mailto:admin@dms4asu.co.uk">admin@dms4asu.co.uk</a>

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