

TERMS OF BUSINESS AGREEMENT

This Agreement is between 'You' the client or potential client 'You, Your' and Aston Lark Limited 'We, Us, Our', and applies to all work that We carry out on Your behalf. Please read this Agreement carefully and contact Us if there is anything in this Agreement with which You disagree or do not understand.

1. INTRODUCTION

Euromarine Insurance Services is a trading name of Aston Lark Limited.

We are an independent intermediary and are authorised and regulated by the Financial Conduct Authority (FCA) and bound by its rules in respect of insurance mediation activities. Our Financial Services register number is 307663. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.gov.uk> or by contacting the FCA on 0800 111 6768. The Financial Services Register also sets out Our permitted activities.

We are not tied to any insurer and no insurer holds any shareholding in Us or any of Our subsidiaries or associated companies. We do not have any holdings or voting rights in any insurer.

We operate under a number of trading names, details of which can be found on Our website www.astonlark.com and also on the FCA register.

2. OUR SERVICE TO YOU

We will normally provide advice to You on the basis of a fair analysis of the market, as distinct from using only a single or limited number of insurance undertakings (details of which can be provided on request). Where Our service differs to this, either because We only consider a restricted number of insurers, or if We do not give You advice on the merits of a transaction (in which case You are responsible for ensuring that it is suitable for You), We will advise You accordingly.

We will provide You with details of the cover effected on Your behalf, including the insurer(s) who are underwriting the risk, and where We make a personal recommendation to You, We will clarify the scope of the advice given and explain the reasons. This will be provided in a durable medium (which includes email, unless You tell Us otherwise). On occasion We may arrange insurance on Your behalf with insurers that have granted us a delegated underwriting authority. This authority may extend to the management of Your claims. We will notify You in the event We are acting under a delegated authority.

Although Our letter/ report will set out key aspects of the cover, this is not intended to be a substitute to the insurer(s) policy wording, which will take precedent in setting out the terms of the cover. We will use Our best endeavours to place cover on Your behalf, but We do not guarantee to be able to do so.

While We take care to ensure that the information contained on Our website is accurate and up-to-date, We give You no promises, representations or warranties about the accuracy, completeness, reliability or suitability of any information on Our website.

Where We offer an instalment facility to You in order to pay Your insurance premium by regular instalments, We do not offer advice in relation to this, but We may ask some questions to narrow down the selection of options available; You must make Your own choice on which option to accept. We only act as a credit broker when arranging instalment facilities on Your behalf, and not as a lender.

We aim to treat You fairly and to meet the following outcomes in all Our dealings with You:

- You can be confident that the fair treatment of customers is central to Our corporate culture.
- The products and services that We have marketed and You have chosen are designed to meet Your insurance needs as far as reasonably possible.
- We will provide You with clear information and keep You appropriately informed before, during and after the point of sale.
- We will provide You with products that perform as We have led You to expect and the associated service is both of an acceptable standard and as You have been led to expect.
- You will not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.
- We will give You full information about the products and services We offer, including details of any costs or charges (if any) in addition to Your premiums.

If requested, We will tell You what Our commission is and any other remuneration We receive for arranging Your insurance or providing You with any other services.

Motor Insurance Database (MID)

In accordance with the 4th European Union Directive (and any subsequent legislation), where We have agreed with You to provide this service, We will endeavour to assist You in complying with the legislation surrounding the notification of vehicles to the MID. We may charge for this assistance. It should be noted that the responsibility for notification of vehicles or information remains with You.

We cannot accept responsibility for any item either incorrectly registered or not registered on the database, whether notified to Us or not.

3. CONFLICTS OF INTEREST

We are committed to providing a professional standard of service to Our clients, and accordingly We endeavour to manage circumstances that may conflict with Our duty to clients, or impact on Our objectivity or independence. Conflicts can arise in the course of Us providing any service between:

1. Aston Lark Limited, including Our managers, employees and appointed representatives, or any person directly or indirectly linked to them by control, and a client of Ours; or
2. One or more of Our clients.

Transparency is usually the key to any effective process in handling conflicts. We will inform You in the event that a conflict situation occurs and agree with You the most appropriate way of dealing with it. It may be necessary for information to be handled by different departments within Aston Lark Limited (commonly referred to as Chinese Walls). This will require that persons employed in one department of Our business withhold the information held from those in another department of Our business. However, some circumstances may require that We do not act for one party if the conflict cannot be adequately addressed by Our internal controls.

For further details please request a copy of Our Conflicts of Interest Policy.

4. SECURITY

Whilst We make every effort to ensure that cover is placed with financially strong companies, We do not guarantee the solvency of any insurer We place business with. If a participating insurer becomes insolvent, You may still be liable to pay the premium, whether in full or pro-rata. We shall not be responsible for any losses that You may incur as a result of any solvency difficulties experienced by insurers.

5. YOUR OBLIGATIONS

When instructing Us to place or to renew insurances, Your obligations will differ depending on whether You are classed as either a consumer or a commercial client.

Consumer

If You are a consumer (defined by the FCA as: any natural person acting for purposes outside his trade, business or profession) You must use all reasonable care not to make a misrepresentation when providing information to insurers.

Commercial client

If You are a commercial client, You must make a fair presentation of the risk to insurers. This requires that You fully disclose in a clear and accessible manner, any facts known, or which ought to be known, to You (a Material Fact) likely to influence an insurer's decision in connection with the risk, having made a reasonable search of information available to You (including by Your senior management). This duty continues throughout the term of Your insurance. You should familiarise Yourself with Our Insurance Act guide for further information about Your obligations and insurer remedies, which is available at www.astonlark.com or contact Your usual advisor for details.

All answers or statements given on a proposal form, claim form or other document relevant to Your insurances will be Your responsibility and You should always check the accuracy of the information You provide to Us and/or insurers. Misrepresentation or non-disclosure of information provided to Us and/or insurers may entitle insurers to decline or reduce claims and ultimately may lead to Your policy being completely 'invalidated' in the case of deliberate or reckless misrepresentation or attempted fraud.

You should seek Our advice if You are in any doubt as to Your obligations.

When a policy is issued, You must check this carefully to confirm that it meets Your needs, and ensure that You are able to meet the policy terms and conditions. Please seek Our advice promptly if You are in any doubt over any of the policy terms and conditions.

6. RENEWALS

Once We have arranged a policy to which You have agreed, the placement of that policy will not automatically be reviewed at each renewal unless You request it and/or We deem it necessary in accordance with the paragraph below.

Whilst We will make reasonable efforts to contact You prior to renewal to obtain Your instructions, if for whatever reason We are not in receipt of Your instructions by Your renewal date, in order to protect Your position, We may at Our absolute discretion renew Your policy on the basis of Our recommendation. Such renewal will be based on the information You have previously provided to Us, and You should therefore advise Us immediately of any changes. However, We reserve the right not to renew Your policy if We do not receive Your instructions by the renewal date, and We will not be held liable for any loss You may suffer if You fail to provide the necessary instructions in sufficient time before renewal.

7. CLAIMS

You must tell Us as soon as reasonably possible of any incident which may result in a claim under any insurance arranged by Us and of all relevant facts relating to the incident. Failure to do so may result in the insurer not paying the claim. This does not over-ride any additional obligations imposed by insurers, details of which will be set out in the policy wording. We will advise insurers in accordance

with the circumstances notified by You. You will be required to give all necessary information and assistance required by insurers in order to deal with Your claim.

In some circumstances, claims will be dealt with directly by Your insurer or by someone appointed by them. We will let You know if that is the case.

8. LANGUAGE OF COMMUNICATIONS

All communications between You and Us including all communication of terms and conditions will be in English unless otherwise agreed in writing.

9. ELECTRONIC COMMUNICATIONS

Both parties may communicate with each other using electronic mail and attachments. Both parties accept the inherent risks of using such means of communication. Both parties are responsible for checking that messages received are complete and both agree that in the event of a dispute neither will dispute the legal evidential standing of an electronic document. Any agreement reached using electronic mail will be binding on both parties.

Although We have in place virus protection software You should use Your own virus protection software. Neither We nor You accept any responsibility to the other for viruses that may enter Our respective systems or data via Our electronic communications.

We are unable to accept instructions from You by means of text messages or other electronic messages or messages received other than via Our corporate e-mail addresses or, where relevant, by any software We have asked You to use for the purposes of providing information relevant to Your insurances.

10. TELEPHONE COMMUNICATIONS

Both parties may communicate by telephone but it is agreed that no instructions that require action will be left on any messaging service since neither party can guarantee that they will be received or actioned. Telephone conversations may be recorded by Us for training or monitoring purposes.

11. BRIBERY ACT

We fully comply with the Bribery Act 2010, and will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of Our obligations to You. If We reasonably believe that You have attempted to offer a bribe We will terminate Our agreement with You.

12. SANCTIONS

Every business in the UK is subject to the provisions of Government sanctions and is therefore prohibited from dealing with 'embargoed' entities, for example certain foreign states or 'terrorist' organisations. If You or Your insurer is based elsewhere, including the European Union or the United States of America, additional sanctions may apply. Breach of any sanctions could result in Your insurance being invalid or any claim not being paid. If You have any concerns in relation to any actual or potential sanctions, You should let Us know.

13. DATA PROTECTION

Definitions

"Data Protection Laws" means:

- the Data Protection Act 2018;
- the General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation as amended or updated from time to time in the United Kingdom ("**GDPR**");
- the Privacy and Electronic Communications (EC Directive) Regulations 2003 ("**Privacy Regulations**"); and
- any legislation which supersedes, updates or amends the GDPR, Data Protection Act 2018 or Privacy Regulations;

"Controller" means the person which, alone or jointly with others, determines the purposes and means of the processing of Personal Data;

"Data Subject" means the identified or identifiable natural living person to whom the Personal Data relates;

"Personal Data" means any information relating to the Data Subject; and

"Personal Data Breach" means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, Personal Data transmitted, stored or otherwise processed.

You have the right to:

- Know how We process Your Personal Data;
- access the data We hold about You, which will be provided to You within one month of Your request, and is free of charge unless We reasonably believe that Your request is manifestly unfounded or excessive;
- have incomplete or inaccurate Personal Data rectified without undue delay;

- the deletion or removal of Personal Data where there is no compelling reason for Us to continue to process it (where You object to Aston Lark processing Your Personal Data based on Our legitimate interests, We shall cease such processing forthwith unless We have another lawful basis for such processing that overrides Your interests, rights and freedoms; or the processing is necessary for the conduct of legal claims);
- restrict Our processing of Your Personal Data (although We will still be permitted to store it where We have a legitimate interest in doing so, for example to address future disputes, in which case access to such Personal Data will be restricted as appropriate);
- data portability (We will provide Your Personal Data in a format that allows You to move, copy or transfer Personal Data easily from one IT environment to another in a safe and secure way, without hindrance to usability);
- object to Our processing Your Personal Data (this can be in relation to only certain types of processing if You wish, so that other types of processing necessary for the performance of Our contractual obligations can continue) where We do so in connection with Our legitimate interests, or in relation to Our profiling Your Personal Data or using it for marketing purposes.
- We are committed to keeping Your Personal Data confidential and process all information in accordance with the Data Protection Laws. We would draw Your attention to Our Privacy Notice which can be viewed on Our website or a copy can be provided on request. This explains how We:
 - Have reviewed Our internal policies and procedures to enhance the protection of Your Personal Data;
 - Assess all Our partners and suppliers to ensure they meet GDPR requirements;
 - Increase transparency around how and why We collect and use Your Personal Data to perform Our broking and advisory services;
 - Share Your Personal Data within Our group of companies and with third parties to perform these services – rest assured, We will never sell, rent or trade Your Personal Data;
 - Advise what You can do with Your Personal Data and how You can exercise Your privacy rights to understand, access, correct, move or delete it;
 - Ensure You have a clear choice to decide if and how You want to receive marketing communications from Us and the ability to opt out whenever You choose;
 - Provide contact details should You ever wish to complain about Our handling of Your Personal Data.

The information obtained about You will be that which is supplied by You and Your agents and representatives, as well as information: received from insurers and their agents; generally available such as online; and searches that We undertake in relation to sanctions, money laundering, and credit checks.

Each party shall comply with all applicable requirements of the Data Protection Laws. This clause 13 is in addition to, and does not relieve, remove or replace, a party's obligations under the Data Protection Laws.

Data Principles

We will abide by the following principles;

- process Your Personal Data lawfully, fairly, and in a transparent manner;
- collect Your Personal Data for specified, explicit, and legitimate purposes and not further process it in a manner that is incompatible with those purposes;
- ensure that Your Personal Data is adequate, accurate, relevant and limited to what is necessary in relation to the purposes for which it is processed;
- Personal Data will be kept in a form which permits identification of Data Subjects for no longer than is necessary;
- Personal Data is processed in a manner that ensures appropriate security.

Lawful basis for processing

We will only process Your Personal Data where at least one of the following applies;

- We have Your consent, or
- It is necessary to fulfil Our contractual obligations, or
- It is necessary to comply with a legal obligation to which We are subject, or
- In relation to Our legitimate interests.

Your Personal Data will be used to enable Us to fulfil Our role in relation to Your insurance requirements. This will be by: assessing Your circumstances and insurance needs; presenting such details to insurers and other third parties for the purpose of obtaining quotations and placing cover; processing claims and handling complaints.

Where We use third parties to undertake functions on Our behalf, We will share relevant information with such third parties. This will include, but is not limited to: insurers; loss adjusters and loss assessors; incident management firms; professional advisors; premium finance companies; and IT providers.

We, and other firms involved in arranging Your insurance (insurers, other intermediaries or premium finance companies) may use public and Personal Data from a variety of sources, including credit reference agencies and other organisations. The information is used to help tailor a price, to ascertain the most appropriate payment options for You and to help prevent fraud. Any credit reference search will appear on Your credit report whether or not Your application proceeds. If You have any questions about this or any other matter, please do not hesitate to contact Us.

Information may also be supplied to external auditors and professional regulatory bodies if required by them and to other parties if required or permitted by law. We do not sell, rent or trade Our mailing lists, phone numbers or email addresses. Companies within the Aston Lark group of companies, as defined in the privacy notice, may contact You about products and services which We believe may be of interest to You. If You do not wish Your data to be used in this way You should write to Our Data Protection Compliance Officer.

Our Data Protection Compliance Officer is John Lunn and he can be contacted at; Aston Lark Limited, Ibex House, 42-47 Minories, London, EC3N 1DY, or by e-mail at : john.lunn@astonlark.com.

Retention

It is Our policy to retain documents and information about You, including insurances effected on Your behalf, in electronic or paper format for a minimum of seven years or such longer period as appropriate having regard to when a claim or complaint may arise in connection with Our processing of Your information. The legal basis for this processing is that it is necessary for the protection of Our legitimate interests. After seven years, this information may be destroyed without notice to You. You should therefore retain all documentation issued to You.

14. COMPLAINTS

It is always Our intention to provide You with a quality service. However should You have cause to complain please refer this to the Compliance Officer, Aston Lark Limited, Ibex House, 42-47 Minories, London, EC3N 1DY. Your complaint will be acknowledged within five (5) working days advising who will be handling the complaint. You will then receive a detailed response within eight weeks, unless We write to You advising that a response will be delayed.

If You are not satisfied with Our response, You may be eligible to refer Your complaint to the Financial Ombudsman Service (FOS), which is an independent complaints resolution service. A full copy of Our complaints procedure is available on request.

You acknowledge and agree that You shall only be entitled to make a claim against Us, and not against any individual employee, director or officer of Ours.

15. COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme should We be unable to meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is currently covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. The FSCS can be contacted at:

www.fscs.org.uk

or

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

16. PAYMENT OF PREMIUM AND OTHER MONIES

Unless payment is made direct to the insurer or to a premium finance company, You must pay Us all amounts due in accordance with the terms and the payment date specified on Our invoice or other documentation. If payment is made to a premium finance company, You must return all the necessary documentation by the required date. As We are under no obligation to fund premium to insurers on Your behalf, failure to pay the monies due by the payment date may lead to insurers cancelling Your policy.

We reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling any policy of insurance. However, You will not incur a liability to pay a fee unless We have given You prior notice of this.

17. CLIENT MONEY

We, in the course of carrying on insurance mediation, handle client money in accordance with the FCA Client Assets Sourcebook (CASS) rules, which are designed to protect You. A copy of the CASS rules are available on request.

We handle client money in either one of the following ways, both of which are described in more detail below:

- i. it is held on Your behalf in a segregated bank account that is subject to a non-statutory trust; or
- ii. it is held by Us as agent of the relevant insurer (“risk transfer”).

Non-Statutory Trust

The aim of the trust is to protect You in the event of Our financial failure, or the failure of the bank or a third party at which the money may be held. In such a circumstance, Our general creditors (or those of the bank or third party) should not be able to make claims on client money, as such money will not form part of Our (or the bank’s or third party’s) property. The fact that We will hold money on trust gives rise to fiduciary duties which will be owed to You until the client money reaches the insurer, at which time Our fiduciary duties with regard to Your money will cease.

By holding client money subject to a non-statutory trust, We are entitled to and may make advances of credit from the trust to enable a client’s premium obligation to be met before the premium is remitted to Us. Similarly, it allows claims and premium refunds to be paid from the trust to a client before receiving remittance of those monies from the insurer.

Risk Transfer

Risk transfer applies where money is held by Us as agent of a relevant insurer in accordance with a written agreement with that insurer. The written agreement will specify the extent to which risk transfer will apply and whether it includes all items of money or is restricted for example, to the receipt of premiums.

Where risk transfer applies, You will be protected to the extent that any premiums We receive from You are treated as having been received by the insurer. Where the agreement extends to premium refunds and/or claims, any premium refunds or claims will be treated as received by You only when they are actually paid to You.

Segregation of Bank Accounts

Client money is kept separate from Our own money. Client money will be deposited into a client bank account with an authorised UK clearing bank. Any interest earned on client money that is subject to a non-statutory trust will be retained by Us.

Segregation of Designated Investments

We may also arrange to hold client money, that is subject to a non-statutory trust, in separately permitted designated investments with a value at least equivalent to the money that would otherwise have been paid into a client bank account. If We do this, We will be responsible for meeting any shortfall in Our client money resource which is attributable to falls in the market value of a segregated investment. Any investment returns on any segregated designated investments will be retained by Us.

Commission

Where client money is held on a non-statutory trust, We can only withdraw commission from the client bank account in the following circumstances;

- i. when We actually receive the premium as cleared funds from You (or from a third party premium finance provider on Your behalf);
- and
- ii. at the point at which the commission becomes due and payable to Us for Our own account provided this is consistent with the terms of business of the insurer to whom the premium is payable.

Until that point commission will remain client money.

Where risk transfer applies, commission will become due and payable to Us for Our own account immediately on receipt of the premium, provided this is consistent with the terms of business of the insurer to whom the premium is payable.

Payment to Third Parties

We may transfer client money to another person, such as another intermediary, for the purpose of effecting a transaction through that person. Where We transfer client money that is subject to a non-statutory trust, to another person, We will remain liable to You for such money for as long as it remains client money.

18. OUR REMUNERATION

We are remunerated for Our services in the following ways:

Commission

When We arrange a policy with an insurer on Your behalf, We may receive commission from the insurer which is a percentage of the total annual premium.

Fees

We may negotiate a fee with you for Our services, however You will not incur a liability to pay a fee unless We have given You prior notice of this. Occasionally We may charge a fee in addition to any commission We are paid by an insurer, and if this is the case (other than for administration fees) We will advise You of both the commission We will receive as well as the level of the fee to be charged. We will also advise You in the event third party providers that We use to arrange Your insurances charge a fee.

Administration fees

We will inform You separately of any administration fees that may apply to Your policy. In the event of policy cancellation, any cancellation fee may be deducted from any refund of premium due to You. Subject to Your policy terms and conditions, no refund will be issued in the event of a policy cancellation if a valid claim has been made or is intended to be made under that policy. We reserve the right to deduct any unpaid premium from any claim settlement.

Other income

In addition to commission, fees and administration fees, We may receive other income from insurers or third parties, including but not limited to additional payments from insurers based upon pre-agreed criteria, and commission payments from premium finance providers.

Services on behalf of insurers

We have agreements in place with certain insurers that We will undertake certain activities on their behalf which may include producing policy documentation, compilation of risk data, risk identification surveys, and claims management. In return for these services certain insurers will make a payment to Us. These payments are separate, and in addition to, any commissions, fees or administration fees that You pay Us.

Our commitment to transparency

You are entitled at any time to request information regarding any commission or other income which We may have received as a result of placing Your insurance business. We will provide full details in writing where such request is made within seven (7) working days.

19. GOVERNING LAW

This Agreement is governed by and construed in accordance with the laws of England and Wales. If there is a dispute, it will be subject to the jurisdiction of the courts of England and Wales.

20. THIRD PARTY RIGHTS

No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement other than any associated and/or subsidiary companies and/or parent undertakings of Aston Lark Limited. This provision shall not affect any right or remedy of a third party which exists or is available apart from the Contracts (Rights of Third Parties) Act 1999.

21. AMENDMENT TO TERMS

We may amend the Terms of this Agreement at any time by giving You fourteen (14) days notice in writing. If You do not agree to the amended terms, You may cancel this Agreement from the date when the new terms would otherwise take effect.

22. NOTICES

Any notice given to a party under or in connection with this Agreement shall be in writing and shall be:

- (a) delivered by hand or by pre-paid first-class post or other next working day delivery service at its registered office; or
- (b) sent by email to Our account executive that You normally deal with in respect of notices sent by You to Us and to You or Your nominated individual in respect of notices sent by Us to You.

Any notice shall be deemed to have been received:

- (a) if delivered by hand, on signature of a delivery receipt; and
- (b) if sent by pre-paid first-class post or other next working day delivery service, at 9.00 am on the second Business Day after posting or at the time recorded by the delivery service; and
- (c) if sent by email, at the time of transmission, or, if this time falls outside business hours in the place of receipt, when business hours resume. In this clause, "business hours" means 9.00am to 5.00pm Monday to Friday on a day that is not a public holiday in the place of receipt.

23. DURATION

This Agreement shall commence from the date that We advise You, or from the date You appoint Us to act as Your intermediary or You instruct Us to arrange insurances on Your behalf, whether at renewal of Your insurances or otherwise, whichever of these dates is the earlier. This Agreement shall then continue until cancelled in accordance with the Termination Clause below.

24. TERMINATION

You or We may terminate this Agreement by giving thirty (30) days notice in writing. Termination will also be deemed to have occurred in the event that policies arranged by Us for You are terminated or are not renewed.

In the event of termination by You, We will be entitled to receive all fees or brokerage due and payable (whether or not these have been received by Us) in relation to policies placed by Us prior to the termination of this Agreement, other than where such termination is in relation to Our breach of this Agreement or as a result of Us not providing the Services in accordance with any specific additional service agreement entered into with You.

Either party may terminate this Agreement immediately, by giving notice in writing, if the other party:

- is in material, or repeated, breach of this Agreement, and if such breach is capable of remedy does not rectify such breach within thirty (30) days of written notice of it;
- in the event, or suspicion, of fraud, non-disclosure, or misrepresentation, or dishonesty (including acting in contravention of the Bribery Act or similar legislation);
- immediately, without notice, should either party become the subject of voluntary or involuntary liquidation or administration proceedings or (if applicable) become the subject of an action in bankruptcy or make or propose any composition with creditors or otherwise acknowledge its insolvency, suspends its activities or upon a resolution being passed or an order made for its winding up.

In the event that this Agreement is terminated, We will cease to be Your agent. As a consequence of this We will no longer provide You with any services, including claims handling where this service is provided to You prior to termination, except where We are required to continue handling Your claim under the terms of Our delegated authority granted by certain insurers. Any commission or fee is considered to be fully earned when Your insurance(s) incept and any unpaid commission or fee will be due and payable to Us upon termination. Any unpaid fees may also be due and payable prior to inception of Your insurance(s) subject to the terms of the relevant fee agreement.

Where a policy or policies is cancelled mid-term, We will deduct the commission element from any return premium provided by the insurer(s).

If after termination of this Agreement You still require services from Us, these will be subject to a new written Agreement and We reserve the right to make an additional charge for these services, however there is no obligation on Us to agree to perform such services.

Euromarine ToBA July 2018