

## SECTION 1

Authorised and regulated by the Financial Conduct Authority (v1.04)

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## SECTION 2

Mr Simon Cordell  
109 Burncroft Avenue  
Enfield  
EN3 7JQ

Prospect Ref :COSX064MT8

Date: 02/06/2014

Dear Mr Cordell

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## SECTION 3

Thank you for requesting a quotation for your insurance cover.

This letter sets out the nature and scope of the services we are providing to you, together with a Statement of Demands & Needs. It will also provide further information that we are required by law to provide.

Please read it carefully and let us know immediately if any of the information is inaccurate, so that we can take any appropriate action as soon as possible.

Enclosed please find our terms of business and a policy summary. It is important that you read both in full carefully and contact us if you have any queries.

In selecting the insurances set out in the recommendation section below, we have dealt on the following basis.

We offer products from a range of insurers for private cars, light vans and buildings and contents (non-commercial).

We only offer products from a limited number of insurers for Motor Trade, Heavy Goods Vehicles (HGV), Fleet, Liability, Landlords, Commercial Premises and commercial Combined non-investment insurance contracts. Ask us for a list of insurers we offer insurance from.

### **Duty to disclose all material facts**

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given or changes in circumstances, could result in your insurance being invalid or cover not operating fully and could mean that part or all of a claim may not be paid.

It is important that you ensure that all statements you make on your proposal forms, statement of fact declaration, renewal declaration, claims forms and any other documentation are full and accurate. If a form is completed on your behalf you should check the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under The Road Traffic Act to make any false statements or withhold relevant information to obtain a Certificate of Insurance.

Please note under the Rehabilitation of Offenders Act 1974 you are required not to disclose convictions regarded as "Spent".

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

Material facts are ones which are likely to influence an insurer in the assessment and acceptance of the