

## Consilium Terms of Business

### The Financial Services Authority (FSA)

The FSA is an independent watchdog that regulates us to give you this document. Use this information to decide if our services are right for you.

### Whose products do we offer?

For both commercial and personal customers we offer a range of health related insurances from a range of insurers. Please ask us for a list of insurers we offer insurance from.

### Which service will we provide you with?

Consilium Employee Benefits (CEB) will advise and make a recommendation for you after we have assessed your needs. Our service also includes arranging your insurance cover with insurers to meet your requirements and helping you with any on-going changes you have to make.

### What information should you disclose?

It is your duty to disclose all circumstances material to the insurance being requested. Any failure to disclose facts material to the insurance or any inaccuracies in answers could invalidate your insurance cover and could mean that part or all of a claim not being paid.

### What will you have to pay for our services?

CEB is typically remunerated by a commission from your insurer and as such we would not normally expect you to pay any fees. Commission details are available upon request.

Alternatively we are prepared to work with customers on a fee basis. In such instances we estimate the cost of the proposed work a delivery timeline. This will be advised to you ahead of inception for your sign off.

### Who regulates us?

CEB is authorised and regulated by the Financial Services Authority. Our FSA register number is 433315.

Our permitted business is advising & arranging non-investment insurance contracts.

You can check this on the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

### What to do if you have a complaint?

If you should wish to make a complaint about our service, advice or administration, we have a formal complaints procedure. In the first instance please contact the Complaints Officer:

✉ The Beechwood Centre, 40 Lower Gravel Road, Bromley, Kent, BR2 8GP.  
☎ 0208 462 1600

If we are unable to resolve your complaint by the next business day after receipt of your complaint, we will send you written acknowledge that day giving the name of the person handling the complaint.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service:

✉ Financial Ombudsman Service, South Quay Plaza, 83 Marsh Wall, London, E14 9SR,  
☎ 0207 964 1000 📠 0207 964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Are we 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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered by 100% of the claim without any upper limit.

### Data Protection Statement

CEB are committed to protecting your right to privacy as a Customer of our services. It is our policy to respect the privacy of private communication. CEB collect information about our customers in order to help us continually improve the service we offer. CEB will always adhere to the UK Data Protection Legislation, English Law and rules of the FSA.

### Service Standards

CEB seeks to maintain a high standard of customer care and we aim to acknowledge or action where appropriate the following within 2 working days:

- Emails and correspondence
- Scheme management – advise insurers of any amendments to healthcare scheme
- Renewal Terms – we aim to issue terms together with our market review no later than 4 weeks prior to the anniversary of your scheme.

### What we expect from clients.

To facilitate the smooth running of your healthcare scheme we expect that our clients will:

- Complete and sign a Healthcare Needs Analysis to ensure that we have a clear understanding of your objectives in the coming insurance year.
- Supply in a timely manner and appropriate format accurate membership/claims information.
- Confirm in writing to insurers of your decision to appoint CEB as your healthcare intermediary.
- Sign the receipt for your Market Review.
- Pay insurer invoices within the prescribed timeline. We may be unable to liaise with insurers in the event of non or late payment of monies.
- Provide written confirmation of your intention to renew your scheme.
- Provide written confirmation should you wish to terminate our relationship as your healthcare intermediary. Failure to do so may result in expenses being incurred and billed to clients.

### Testimonials & Recommendations

We may share, with your prior agreement, testimonials in relation to our service for publicity or recommendation purposes.