

Status disclosure – IMA is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm's Registration Number (FRN) is 462364. We are permitted to advise on and arrange non-investment insurance policies – see the FCA's Register at website www.fca.org.uk/register or by contacting the FCA on 0845 606 9966. It is our intention to provide a high level of service at all times – see www.i-martin.com. If, however, you have a cause for complaint then please contact the Managing Director at the address given or ring 01362 854 248. We will provide you then or on request with information about the out-of-court complaint and redress procedures available for the settlement of such disputes.

Scope of Service – IMA gives insurance advice on the basis of a fair analysis of the market consistent with the client's purchasing protocols, and, where appropriate, the European Union Public Procurement procedures as set out in the Public Contracts Regulations in force at the time of the decision whether to purchase insurance.

The Customer's Duty of Disclosure: to Make a Fair Representation of the Risk –

In the event that you purchase insurance, it is provided by the insurance company based upon the information provided to the insurer. The Insurance Act 2015 requires you to have made a fair representation of the risk, either by disclosing to the insurer every material circumstance which the insured knows or ought to know; or providing the insurer with sufficient information to put a prudent insurer on notice that it needs to make further enquiries into those material circumstances. A circumstance or representation is material if it would influence the judgement of a prudent insurer in determining whether to take the risk and, if so, on what terms. Failure to make a fair representation of the risk may mean part, or all, of a claim may not be paid or may invalidate part, or all, of your insurance policy.

Data Protection: Protecting your Information – We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice which can be found at www.i-martin.com. Please read our Privacy Notice carefully and contact us immediately if you have any queries. Where necessary, for example where we would like to use your data for some marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

Claims – In the event of a claim, the insurance policy will set out how that claim should be made. If your organisation would like assistance in this matter please contact the Managing Director at the address and we will be happy to assist.



Insurance Policy Premiums – We have not sought authorisation from the FCA to hold Client Money. We have arranged with Building & Land Guarantees Ltd (B&LG), which is also regulated by the FCA (FRN 711177), to manage this on our behalf. Any premiums due would therefore be invoiced by B&LG and paid directly by you as directed by them and held by them as agent of the insurer. Your agreement for us to proceed with making insurance arrangements on your behalf constitutes your acceptance of these financial arrangements.

Who we Work For – Throughout the placement of insurance, IMA works for and in your interests. In placing insurance, there are moments when an insurance broker acts as the agent for the insurer. This role when it specifically arises is undertaken by B&LG.

Remuneration – We will agree with you before commencing how we are to be remunerated i.e. either by Fees paid by you or by Commission by an insurer or a combination of the two.

Contact:

Ian Martin,
Managing Director
I Martin Associates
Yaxham House
Norwich Road
Yaxham
Norfolk
NR19 1RH

Tel: 01362 854 248

Email: ian@i-martin.com

Web: www.i-martin.com

2018

