# Terms of Business Agreement - Commercial Customers

## C I 4 U GB Nationwide Limited

**Authorised and regulated by the Financial Conduct Authority No: 496879. Registered Office: 6 Clinton Avenue, Nottingham NG5 1AW. Registered in England & Wales No: 06671640. Last reviewed 9th September 2026.**

Please read this document carefully. It sets out the terms and conditions on which we agree to act for you, contains details of our responsibilities together with your responsibilities both to us, to insurers and to other third-party providers. Please contact us immediately if there is anything in this document that you do not understand/or with which you disagree. Your receipt of this document constitutes your informed consent to its contents.

In the interests of security, staff training and to generally improve our service please be aware that telephone calls may be monitored and/or recorded.

### 1. Definitions

1.1. Commercial customer means a customer who is acting within their trade or profession in respect of the insurance cover requested or arranged.

1.2. 'You' or 'your' means you (and/or your appointed agent).

1.3. 'We' or 'us' or 'our' means the firm noted in the heading of this document.

### 2. Who Regulates Us?

2.1. We are authorised and regulated by the Financial Conduct Authority (FCA) an independent body that regulates the UK financial services industry. Our details may be confirmed on the FCA's Register at https://register.fca.org.uk/ or by phoning the FCA on 0800 111 6768 or 0300 500 8082 (from abroad +44 207 066 1000).

### 3. Our Service

3.1. We are committed to providing you with a professional service and access to general insurance products. We act as an insurance intermediary. If a conflict of interest arises that may affect our ability to act in your interests, we will tell you and explain how we will manage it.

3.2. Our permitted business activities are advising, arranging (bringing about) deals, deciding with a view to transactions, dealing as agent, assisting in the administration and performance of a contract and agreeing to carry on a regulated activity in respect of General Insurance contracts.

3.3. As with any insurance, it does not cover all situations and you should read the terms and conditions of the policy to make sure that it meets your specific needs.

We do not make personal recommendations as to the suitability of the policy to individual circumstances. You are solely responsible for deciding whether the policy is suitable for your needs.

3.4. Upon receipt of your instructions we will place, amend or renew insurance cover on your behalf with insurers. We will advise you of any inability to place your insurance.

3.5. You are not to rely on any insurance policy you have instructed us to place on cover until we have confirmed in writing to you that the Insurer has agreed to such insurance cover being in place. Please note that you must comply with the terms and conditions of the insurance policy you purchase including any matters where the insurer makes cover subject to your compliance with conditions or with express or implied warranties. Failure to comply may entitle the insurer to cancel your insurance contract and/or risks a claim you make not being paid in part or in full. (Also see Clause 14. Claims).

3.6. Please also note, unless your policy confirms otherwise, the rights under your policy may only be pursued in an English court.

## 4. Our Remuneration and Other Income

Our remuneration is mainly commission from insurers (rates vary by product and insurer). Where an insurer pays no commission, we may charge a placement fee instead. We may also charge administration fees for arranging, amending, renewing, cancelling or issuing documents. Fee amounts vary by product, insurer and the work involved, and will always be shown to you in your quotation / statement of price before you become liable to pay them. Administration fees are non-refundable unless we tell you otherwise in writing. Any interest that accrues on client monies held by us for the payment of premiums or fees incurred may form part of our remuneration.

We may also make individual charges where we prepare and issue documents on behalf of insurers, these will be confirmed in writing to you at the time of incepting or renewing your insurance where applicable.

The specific amount and purpose of any additional charges will always be advised to you in advance. In certain circumstances, there may be a variation of the above charges and, if this is the case, you will be advised separately of these amounts prior to the conclusion of the contract. For return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), we repay commission on the refund to your insurer and this amount will be deducted from the final amount refunded to you. In view of the costs involved, we will not refund any return premium, which is less than £25.00 (after deducting reclaimed commission). If a policy is cancelled, we will refund any return premium due after deduction of the commission.

We are also a credit broker in that we introduce those wishing to pay by instalments to firms that are able to lend money under a regulated credit agreement by way of business and we receive commission from them for the introduction.

## 5. If Domiciled in a Country Other than the UK

5.1. The law or regulations in your country of domicile may take precedence over any relevant UK legislation. Therefore, references in this document to the FCA or Financial Ombudsman Service or Financial Services Compensation Scheme and any rights or benefits thereunder may not apply. If you wish to clarify your position in this respect then we will discuss this on request.

## 6. Duty of Fair Presentation

6.1. Before we place or renew cover, and when you ask us to change cover, you must make a fair presentation of the risk to insurers under the Insurance Act 2015. That means you must disclose every material circumstance you know or ought to know after a reasonable search of information available to you (including from people who help manage your business), and the disclosure must be reasonably clear and accessible and must not be misleading. A material circumstance is one that would influence an insurer's judgement in accepting the risk or setting terms or premium.

6.2. If you are unsure whether something is material, tell us. Failure to make a fair presentation can allow insurers to avoid the policy, change terms, reduce a claim, or refuse to pay a claim in part or in full, depending on the circumstances and the Act.

6.3. This duty continues when you renew and when the risk changes during the period of cover. You must tell us promptly about any change that may be material.

## 7. Notification of Changes, Alterations and Renewals

7.1. Amendments to policies may be arranged upon receipt of full details and on return of the certificate of insurance (if applicable). Cover is subject to acceptance by insurers and payment of any additional premium required inclusive of Insurance Premium Tax (IPT).

7.2. Renewals are invited on the basis that there have been no changes in the risk other than those specifically notified to your insurers or us.

## 8. Insurer Security

8.1. We will only place cover with insurers who satisfy certain minimum criteria assessed by the rating agencies and/or our own assessment, or for whom you have given us specific approval to use. Whilst the information upon which we rely is obtained from sources considered to be reliable, and we use all reasonable endeavours to review that information in order to protect your interests, predictability of solvency cannot be, and is not, guaranteed by us. The financial standing of any insurer can, of course, change after the insurance contract had incepted. We do not guarantee the ongoing ability of any insurer to meet their contractual obligations.

## 9. Quotations

9.1. Quotations are valid until the date cover commences up to a maximum of 30 days, unless otherwise stated. Specimen policy wordings are available upon request.

## 10. Documentation

10.1. It is your responsibility to read all documentation upon receipt and raise any query regarding it otherwise you risk a loss you suffer not being paid in part or in full. Documentation including your policy and certificate, if applicable, will be issued to you upon receipt from insurers.

10.2. You must check all documentation issued to you to ensure the details are correct and the insurance cover provided meets your requirements. We will arrange insurance cover according to your instructions but only you can identify if it does not meet your intentions. If you have any concerns in respect of your insurance cover or are uncertain as to the meaning of any terms and conditions or if you discover errors in the documentation, then you must notify us immediately.

## 11. Payment of the Premium

11.1. We must receive your payment, unless it is made by you directly to your insurer, by cheque, credit or debit card, electronic funds transfer or be in receipt of a completed premium instalment application form (with deposit where requested) drawn on a bank, building society or other UK financial institution account in the policyholder's name and before cover commences unless we agree otherwise. A charge may apply to payments made by credit card and this will be confirmed to you in writing at the time of incepting or renewing your insurance. If we agree to accept payment from someone other than the policy holder then this must be notified to us and agreed by us.

11.2. We have no obligation to fund any premium, taxes or fees (if applicable) on your behalf nor do we have any responsibility for any loss you may suffer as a result of cancellation of insurance cover or any other prejudicial steps taken as a result of late payment substantially attributable to you. If we decide to retain certain documents whilst awaiting payment, we shall provide details of your insurance cover and any information or documents required by law.

11.3. We shall be entitled (but not obliged) without providing notice to you to set off any amounts due to us from you, against any amounts which we may receive on your behalf (i.e. claims moneys, refunded premiums and other sums). Please be aware that full or partial non-payment of a premium or default on a credit agreement may result in the cancellation or lapsing of your policy.

## 12. Transferred Business

12.1. When we are appointed to service insurance policies other than at their inception or renewal and which were originally arranged via another party, we shall not be liable during the current insurance period for any loss arising from any errors or omissions or gaps in your insurance cover or advice not supplied by us. Should you have any concerns in respect of a policy, which has been transferred to us, or if you require an immediate review of your insurance arrangements, you must notify us immediately. Otherwise we shall review your insurance arrangements and advise accordingly as each policy falls due for renewal.

## 13. Short Period and Cancelled Policies

13.1. If you wish to cancel your policy then you will need to return the policy document and current certificate of insurance (if applicable) and confirm your cancellation instructions. Subject to the cancellation terms of your policy, a refund of premium may be available. Details of any applicable cancellation terms and charges will be found in your policy documents. Our commission and/or fees are fully earned from the date insurance cover commences and may not be refundable in the event of cancellation, avoidance or early termination of a policy.

13.2. To request **cancellation** of your policy email info@pubinsurance4u.co.uk stating your quote reference number and any other applicable details. If any refunds are due you will be notified accordingly once they have been processed. For full cancellation and refund details, please refer to your policy documents.

## 14. Claims

14.1. We will assist you with advice when you make a claim under your policy but it remains your responsibility to have read, understood or queried all documentation upon receipt. All incidents that could possibly give rise to a claim must be notified to us, or your insurer, in accordance with the terms of your policy and a claim form completed where required. Delay on your part in notifying a claim and/or completing required forms may risk a loss you suffer not being paid in part or in full.

14.2. You must not under any circumstance admit liability for a loss or agree to any course of action, other than emergency measures carried out to minimise the loss, as you will risk your claim not being met in part or in full. All correspondence, claims, writs, summonses etc. should be forwarded immediately, unanswered, either to us or to your insurer. You are also reminded of your duty to keep all losses and costs arising from an incident to a minimum and that failure to comply with policy terms and conditions may invalidate cover.

14.3. We will remit claim payments received on your behalf to you as soon as practicable, after confirmation of receipt of cleared funds in our bank account. In the event that an insurer becomes insolvent or delays making settlement, we do not accept liability for any unpaid amounts.

14.4. Where we have delegated authority from an insurer to settle your claim on their behalf we shall make you aware of this on notification of the claim and obtain your informed consent to proceed.

14.5. We will provide a claims handling service for you as long as you remain our customer. We reserve the right to charge a fee for our claims services if you cease to be a client but still wish us to handle any claim, and we are prepared to do so. If you wish us to provide claims services on policies issued before our appointment, we also reserve the right to charge you a fee.

## 15. Client and Insurer Money

15.1. The firm named in the heading is authorised to handle client monies, C I 4 U GB Nationwide Limited holds all client money in a trust account, the purpose of which is to protect you in the event of financial failure since, in such circumstances, general creditors would not be able to make claims on client money.

15.2. C I 4 U GB Nationwide holds all client money in a Non-Statutory Trust bank account in accordance with the FCA client money rules.

## 16. Our Liability to You

16.1. Unless we have otherwise agreed with you in writing, we shall treat your instructions to us to place or renew your insurance cover as acceptance of the limitation of our liability to you and to any other person with an interest in your insurance cover, as follows;

16.1.1. Except in respect of any claim:

- resulting from our fraudulent act; or
- resulting from a breach by us of the FCA's rules or Principles of Business; or
- in relation to any liability for death or personal injury resulting from our negligence; or
- in relation to any other liability which cannot lawfully be excluded or limited

our liability to you (whether in contract, tort (including, without limitation, negligence) or otherwise) shall be limited to £1,200,000 in respect of all insurance distribution activities undertaken by us on your behalf over any 12-month period.

16.2. This Agreement contains all obligations owed by us to you. Our liability shall be strictly limited to direct liability in contract. We expressly exclude any liability for indirect or consequential loss however arising and any and all liability in tort save in relation to liability for our negligent acts causing personal injury or death or other liability expressly reserved by statute.

## 17. Confidentiality and Security

17.1. We will ensure that any information obtained from you is treated as private and confidential by us. These Terms of Business assume that any information you supply to us on behalf of a third party is done so with their permission.

17.2. We will not take instructions on your insurance arrangements from anyone else unless we have your prior written permission. We will also not provide information you supply to anyone else unless we have your prior written permission to do so or are required by a regulatory body, by law or are required to do so in the normal course of arranging your insurance or regarding claims matters or other services we may provide to you.

17.3. We may contact you about our insurance products and services where you have given consent (for example via a tick box on our quote form) or where another lawful basis applies. Receiving these Terms of Business is not marketing consent. You can opt out of marketing at any time by contacting us or using the unsubscribe option in our messages. How we use personal data is explained in our privacy policy at https://www.pubinsurance4u.co.uk/privacy-policy.

17.4. We take appropriate steps to ensure the security of any money, documents, other property or information handled or held on your behalf. It is our policy to retain records for insurance cover effected on your behalf for a minimum of 3 years after expiry and otherwise as required by regulation or law.

17.5. All information in any form, except for policy documents and certificates issued on behalf of insurers, supplied by us to you must be treated as strictly private and confidential and not be released directly or indirectly to any other party, without our explicit, written consent.

## 18. Termination of Our Authority to Act on Your Behalf

18.1. You or we may terminate our authority to act on your behalf by providing at least 14 days notice in writing (or such other period we agree). Termination is without prejudice to any transactions already initiated by you, which will be completed according to these Terms of Business unless we agree otherwise in writing.

18.2. You will remain liable to pay for any transactions or adjustments effective prior to termination and we shall be entitled to retain all commission and/or fees payable in relation to insurance cover placed by us prior to the date of written termination of our authority to act on your behalf.

## 19. Severability

19.1. If any provision of these Terms of Business is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms of Business and the remainder of the provision in question will not be affected.

## 20. Assignment

20.1. We are entitled to assign these terms of business to any other company within the group of companies of which we are part of.

## 21. Law and Jurisdiction

21.1. These Terms of Business, which form our agreement with you, shall be governed by and construed in accordance with the laws of England and the exclusive jurisdiction of the English courts unless we agree with you otherwise.

## 22. Rights of Third Parties

22.1. Unless otherwise agreed between us in writing no provision of this Terms of Business is enforceable under the Contracts (Rights of Third parties) Act 1999 by any person other than you or us.

## 23. Insurer Credit Searches

23.1. Insurers may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to calculate the risks involved in any application. A score is given to each factor and a total score obtained. Where the insurer uses automatic credit scoring computations, acceptance or rejection of your application will not solely depend on the results of the credit scoring process.

23.2. To ensure you receive the most competitive offer from insurers, now or at any time and to protect customers from fraud and verify customers identity, insurers may use publicly available data which they obtain from a variety of sources, including credit reference agencies and other external organisations. Their search will appear on your credit report whether or not your application proceeds.

## 24. Premium Finance Credit Searches

24.1. When applying for a loan to facilitate payment of your premium by instalment facilities, your application for credit will be passed to the credit provider who in assessing your application may search public information held by a credit reference agency about you. The credit reference agency will add details of the search and your application to their record about you whether or not your application proceeds.

## 25. Bribery and Corruption

25.1. We have no tolerance for bribery and corruption and this policy extends throughout the company for all of its dealings and transactions in all countries in which we operate. Our anti bribery policy is updated in line with the changes in law, changes in our business and our reputational demands. All employees are required to comply with this policy.

25.2. Both parties agree to comply fully with the requirements of the Bribery Act 2010, and will not engage in any of the following activity:

- promising or giving of an advantage, financial or otherwise, to another person to bring about an improper performance or to reward such improper performance
- requesting, agreeing to receive or accepting of an advantage, financial or otherwise to act improperly
- bribe a foreign public official to do or reward them for doing, something improper

25.3. Additionally, where applicable, a firm will prevent bribery being committed on its behalf by its employees and third parties.

## 26. Sanctions

26.1. Both parties shall pay due regard to, and co-operate in respect of the observance of, any applicable international economic, financial or trade sanctions legislation.

## 27. Complaints

27.1. While we will always endeavour to provide you with a high-level of customer service if you feel dissatisfied with the service you have received you should, in the first instance, contact Simon Bond via one of the following formats:

**By Post:** Simon Bond, Company Director
C I 4 U GB Nationwide Limited
Mill One,
Pleasley Vale Business Park,
Pleasley Vale,
Mansfield,
Nottinghamshire.
NG19 8RL.
United Kingdom

**Telephone:** +441773 810072
**Email:** info@pubinsurance4u.co.uk

27.2. We ask that you summarise the problem, policies affected and the resolution you expect so we can deal with the matter swiftly. Please ensure whenever possible that you quote your customer reference number together with the identity of our member of staff you dealt with and relevant office address.

27.3. We will endeavour to rectify the problem immediately, however if this is not possible we promise to acknowledge your complaint within 5 business days of receipt. In the unlikely event that your complaint hasn't been resolved within four weeks of its receipt, we'll write and let you know the reasons why and the further action we'll take.

27.4. Within eight weeks of its receipt we'll either issue you with a final response letter detailing the outcome of our investigation and our decision, or a letter confirming when we anticipate to have concluded our investigation.

27.5. If you remain dissatisfied you may be an eligible complainant within the rules of the Financial Ombudsman Service (FOS). Their jurisdiction includes individual consumers, micro-enterprises, and small businesses (typically businesses with annual turnover under £6.5 million that also have either a balance sheet total under £5 million or fewer than 50 employees), as well as charities with annual income under £6.5 million and trusts with net asset value under £5 million. Eligibility depends on the full FOS rules. Should you remain dissatisfied with our final decision or more than 8 weeks have passed since receipt of your complaint then if you wish, you may contact the FOS, details of which can be found at www.financial-ombudsman.org.uk.

Financial Ombudsman address:

**The Financial Ombudsman Service**
**Exchange Tower**
**London E14 9SR**

Consumer helpline contact numbers: **0800 023 4 567**

Calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone.

Alternatively call on **0300 123 9 123.**

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

From abroad please call on **+44 20 7964 0500.**

Lines open:

Mon – Fri: 8am to 8pm.
Saturday: 9am to 1pm.

## 28. Compensation

We are covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the FSCS if we cannot meet our obligations. Full details and further information on the scheme are available at www.fscs.org.uk

## What do we do for our Commercial Customers?

The range of service delivered to you by our trained, professional staff depends upon the risks you face and therefore your demands and needs for insurance cover. However, we would remind you that we can only know and act upon the information you provide so it is always essential that you fully disclose the risks you face. To provide you with a flavour we've listed examples of what we do for our customers but please note that in some situations this may only involve part of what is listed.

Initially and at renewal – we will

- confirm the purpose of contacting you
- answer your queries and provide insurance advice, as requested
- collate and check information required to review your risk and insurance demands & needs

Market search – we will

- identify insurance product features which match your demands & needs
- review relevant insurers for their pricing policy, policy terms, service standards, claims service etc.
- collate underwriting information and submit to insurers on your behalf
- monitor receipt of insurer's quotations and negotiate price, terms & conditions, as necessary

Reporting – we will confirm

- the price and any significant or unusual conditions or exclusions of the insurance cover
- the width of our search of the market and whether under any contractual obligation to an insurer
- the principal we are acting for in searching the market
- if we have used another intermediary to place your insurance cover
- the principal we act for when settling a claim
- any fee or charges due in the period of the policy in addition to the insurance premium

Confirming cover – we will

- request insurers to hold cover under your instruction and confirm to you when they have agreed
- check the policy wording issued by your insurer for accuracy in meeting your demands & needs

Day-to-day – we will

- carry out regular analysis of the insurance market to provide professional advice
- answer queries on the policy cover, insurance matters or proposed change to your insurance risk
- confirm midterm adjustments to your insurer under your instruction

Claims – we will

- report claims on your behalf or ensure you have contact details for speedy reporting of a claim
- liaise with your insurer's Loss Adjuster, as necessary
- discuss and seek early resolution on any current or post-loss concerns you raise, with your insurer

Accounting – we will

- arrange premium finance where available, if requested
- issue an invoice detailing the payment we require
- reconcile your payment, pay your insurer or obtain return premiums for you, when appropriate.
- You are entitled, at any time, to request information regarding any commission, which we may have received because of placing your insurance business or premium finance facility.

## Privacy Policy

Our privacy policy can be found by visiting https://www.pubinsurance4u.co.uk/privacy-policy

## Cookies

Cookies (and similar tools like local storage) are small files stored on your device when you use our website. They help the site work, remember choices, and - only if you allow - help us understand traffic and measure ads.

### How we use them

We group cookies as:

- **Necessary** — required for the site and quote journey (e.g. session, security, remembering your cookie choice)
- **Preferences** — remember settings (if used)
- **Statistics** — anonymised/aggregated use of the site (e.g. Google Analytics), only with your consent
- **Marketing** — ads and remarketing (e.g. Google Ads, Microsoft/Bing), only with your consent

### Your choices

When you first visit, our cookie banner asks for consent. You can change or withdraw consent any time via the cookie settings link (usually in the footer or banner). Necessary cookies cannot be switched off if you want to use the site.

### Full list

The live list of cookies we use, who provides them and how long they last can be found at https://www.pubinsurance4u.co.uk/cookie-policy.

## Changes to our privacy statement

We keep our privacy statement and cookie policy under review and will place any updates on the pubinsurance4u.co.uk website. This statement was last updated on the 15th of July 2026.

### How to contact us

If you have any queries about our privacy statement, please contact us via one of the following methods:


**By Post:** Simon Bond, Company Director
C I 4 U GB Nationwide Limited
Mill One,
Pleasley Vale Business Park,
Pleasley Vale,
Mansfield,
Nottinghamshire,
NG19 8RL.
United Kingdom

**Telephone:** +441773810072

**Email:** info@pubinsurance4u.co.uk



*C I 4 U GB Nationwide Limited is registered in England and Wales, company registration number 06671640. Registered office: 6 Clinton Avenue, Nottingham, NG5 1AW.*