OUR TERMS OF BUSINESS WITH YOU

WHO WE ARE

Ibex Insurance Services Limited, 68 Irish Town Gibraltar, Registered No 77247 authorised and regulated by the Gibraltar Financial Services Commission FSC 006 43B.

Ibex Portugal – Corretora de Seguros, Unipessoal, LDA, Av Engº Duarte Pacheco nº 26, 7.º andar 1070-110 Lisboa, Portugal authorised and regulated by the Autoridade de Supervisão de Seguros e Fundos de Pensões Numero 619553792.

Ibex Portugal – Corretora de Seguros, Unipessoal, LDA, Sucursal en España, Plaza de la Constitución 5, Edificio Explanada, Portal 1 Entreplanta, 11300 La Línea de la Concepción, Cádiz, Spain registered with the Dirección General de Seguros y Fondos de Pensiones.

THE SERVICE WE PROVIDE

In arranging your insurance, we deal with a number of insurers, details of these will be advised to you when we discuss your individual requirements, prior to your commitment to proceed.

We assess the financial soundness of the proposed insurers and markets we recommend using public information, including that produced by recognised rating agencies. However, we will not in any circumstances act as an insurer nor will we guarantee the solvency of any insurer or market used for your requirements. The decision regarding the suitability of any insurer or market rests with you. If you have any concerns regarding any insurer chosen for your insurance requirements, we will be pleased to discuss these with you.

THE PRODUCTS WE OFFER

We offer general insurance products from a range of insurers. You may ask us for a list of the ones we work with. Our permitted business is arranging and advising on non-investment insurance contracts.

OUR RENUMERATION

We receive a commission from the insurer for the services we provide.

CHARGES

In addition to the premium charged by the insurer, as an insurance intermediary we may receive remuneration for our services in one or more of the following ways:

- Commission paid by the insurer
- A policy fee charged for arranging an insurance policy

We will always disclose any fees or charges before they are applied.

Once we have commenced providing a service, our fees and charges are non-refundable except where required by law.

The standard fees that may apply to your policy are set out below.

Fee Type	Amount
New Business Policy Fee	Up to €100
Renewal Policy Fee	Up to €100
Payment by Instalments	Up to €90

Your agent or broker may also charge a separate broker fee at a fixed amount agreed with us. Any such fee will be clearly disclosed in your policy documentation or otherwise notified to you before it is charged.

DUTY OF DISCLOSURE

You must provide the insurer with all material information that is likely to influence this acceptance and for assessment of your proposal. If you are in doubt as to whether a particular item of information is material in this respect you should include it. Your failure to do so may give the insurer the right to refuse any claim that you make, and in certain circumstances to void the policy altogether. If this information should disclose any material change to the risk, the insurer may charge an additional premium, quote special terms, or decline your proposal.

CLAIMS

If you need to make a claim, instructions on how to make a claim are included in your policy pack. Any incident must be reported to us as soon as possible.

If a claim is reported, any documentation that has been requested by us but not received by us must be submitted immediately to enable the claim to be progressed.

DATA PROTECTION

We are committed to protecting your personal information and in doing so we are fully compliant with EU General Data Protection Regulation (GDPR).

Please see our Privacy Policy on our website:

www.ibexinsure.com/privacy-policy

The information declared on the proposal form constitutes the basis of your contract and will be submitted by us to your insurer and to the agents appointed to handle claims on their behalf.

Telephone conversations may be recorded for legal, training or quality control purposes.

HOW YOU CAN COMPLAIN

We attempt at all times to provide our clients with a first class service however, in the event that you wish to make a complaint please send your complaint in writing to ibex.complaints@ibexinsure.com

If we cannot resolve your complaint to your satisfaction, you may refer your complaint to the relevant regulator. Please contact us at the email address above for further details.