

Affinity (GB)

Terms of Business

March 2025

Terms of Business

These terms of business (“**Terms of Business**”) define the relationship between you and either Willis Limited or Willis Towers Watson SA/NV (separately and jointly, as applicable, referred as “**WTW**” or “**We/Us/Our**”) in respect of any quotation, sale, arrangement, handling or administration of any insurance products (“**Policies**”) offered to you in this site (“**Website**”). By asking us to quote for any Policies, or to renew any Policies, you are providing your agreement to these Terms of Business.

You are advised to read these Terms of Business very carefully. If you have any questions in respect of these Terms of Business, you can contact us at our postal address or by phone or email using the details provided below. When using this Website to buy any Policies you are also advised to read the Terms of Use, the Privacy Notice and the Cookies Notice, all separately available in this Website but incorporated in, and part of, these Terms of Business.

We reserve the right to alter these Terms of Business from time to time. If we do so we will update these Terms of Business on the Website and will notify you if these Terms of Business are varied during the period of any Policy that you have purchased using this Website. The continued use of this Website, the renewal of any Policy and, if permitted by law, the absence of any objection by you to any given variation of these Terms of Business, will constitute an acceptance of such variation.

Who are we and how are we regulated?

Willis Limited and Willis Towers Watson SA/NV are both subsidiaries of Willis Towers Watson PLC <https://www.wtwco.com/en-gb/about-us/overview>.

- Willis Limited is a company registered in England and Wales with registration number 181116 and registered address at 51 Lime Street, London, EC3M 7DQ, United Kingdom. Willis Limited is an insurance intermediary authorised and regulated in the United Kingdom by the Financial Conduct Authority (“**FCA**”) with registration number 310186.

Willis Limited’s permitted business is arranging general insurance contracts. Its authorisation can be verified by visiting the Financial Services Register which can be found on the website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (or +44 20 7066 1000 when calling from abroad).

- Willis Towers Watson SA/NV is a company registered in Belgium with registration number 0415.981.926 and a registered address at Quai de Venes, 4020, Liege, Belgium. Willis Towers Watson SA/NV is an insurance intermediary authorised and regulated in Belgium by the Financial Services and Markets Authority (“**FSMA**”) with registration number 024283A and authorised and regulated in the United Kingdom, as a branch, by the FCA with registration number 973162.

Willis Towers Watson SA/NV permitted business is arranging general insurance contracts. Its authorisation in Belgium can be verified by visiting the FSMA website <https://www.fsma.be>. Its authorisation in the United Kingdom can be verified by visiting the Financial Services Register which can be found on the website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (or +44 20 7066 1000 when calling from abroad).

If you are domiciled in the United Kingdom your relationship shall be with Willis Limited. If you are domiciled in the European Union or, if applicable, the European Economic Area, your relationship shall be with Willis Towers Watson SA/NV. The contact email and the contact telephone number for both entities are:

Email: Bloodstock.EMR@wtwco.com
Telephone number: 01473 223695

What do we do for you and in what capacity are we acting?

We offer Policies as an agent for the insurer whose details are provided below (“**Insurer**”). The Insurer will underwrite any Policies that you decide to purchase. That means that the Policies offered in this Website are offered on behalf of the Insurer. We do not provide you with any advice or recommendation in respect of the Policies. We give you information about the Policies so that you can make a decision as to whether you want to purchase a Policy or not. Nothing on the Website or these Terms of Business should be understood as an advice on the suitability of the Policies to your personal circumstances.

Name of the Insurer: Markel International Insurance Company Limited

Address: 20 Fenchurch Street, London, EC3M 3AZ

Regulatory Bodies: Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202570. The company is registered in England and Wales No: 00966670. VAT number 245 7363 49. Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Group Inc. is the ultimate holding company for Markel International Insurance Company Limited.

Please note that any Policy that you purchase will be a contract between you and the Insurer and that contract will be distinct from these Terms of Business.

You might have been referred to the Website by a third party (“**Sponsor**”). The Sponsor is only able to provide information about the Policies, the Insurer or us. They are not allowed, and do not, provide any advice or recommendation with respect of the Policies, the Insurer or us.

We or the Insurer might use third parties to handle or administer certain aspects of the Policies, such as payment processors to handle payments or claims handlers to handle claims. If you require further information about these third parties, you can contact us to request that information.

What are your obligations?

If you apply for a quote to purchase a Policy, you will be asked certain questions so that your premium can be calculated. You are obliged to provide accurate information when you are applying for a quote, during the duration of the Policy and upon renewal. If you fail to disclose correct and complete information you might be charged a higher premium, any claims you might have under the Policy might not be paid or your Policy might be void or voidable.

We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation.

Subject to the foregoing, we shall not be liable to you or to any other party for any loss, injury, claim, liability or damage of any kind connected in any way with the purchase of a Policy. We shall, in particular, not be liable to you or to any other party for any special, direct, indirect, incidental or consequential damages of any kind whatsoever (including, without limitation, lawyers’ fees) in any way due to, resulting from or arising in connection with the quotation or sale of a Policy.

If an exclusion of liability such as the one in the paragraph above should be unlawful, then we limit any potential liability in connection with this Terms of Business to USD 1,000,000.

How do we handle your money and how do we earn money?

If you are interested in purchasing a Policy, you can apply for a quote. If you do, and subject to the information that you provide with your application, and any other checks that we need to carry out, we will let you know how much premium you need to pay to purchase a Policy. This will include information about the total price that you need to pay for the Policy including fees, taxes and any other charges. If you are happy with the price quoted you will be able to proceed to payment which might be processed by a third-party processor. If the payment of the premium is handled by a third-party processor you might be redirected to their website to effect the payment. In such case you are advised to read their terms and conditions to use their services to make the payment. Any quotation provided by us is valid only as stated in the quotation and on the basis of the information provided by you to apply for such quote.

As we are acting as an agent for the Insurer, when we receive your payment, if not paid directly to the Insurer, that payment will be deemed to be held by the Insurer. Any payment that needs to be made to you might be made by the Insurer, by us, or by any third-party processor. You will only be deemed to have received payment where the funds have been received by you.

We might earn a commission from the Insurer which will normally be a percentage of the premium. We might receive commission from product and finance providers if we have made any introductions to you. Third parties which facilitate the distribution of the policies, such as the Sponsor, data orchestrators or payment platforms might also earn a commission. We might charge administration fees in excess of the premium amount charged by the Insurer, if we do, we will let you know. We are happy, upon request, to provide details of our earnings in respect of any Policy that you purchase.

What do I need to know about the Policies?

You will find information about the Policies on the Website so that you can make your own decision as to whether they might be suitable to your needs or not.

If you decide to purchase a Policy, you will be sent a copy of the Policy and all accompanying documentation, which will be your contract with the Insurer. You are advised to read the Policy carefully to understand what cover it provides and how any claims will be handled.

Excepting certain circumstances and certain charges or commissions, once you receive your Policy documents you will have 14 days ("**Cooling Off Period**") to cancel your Policy and get a refund of the premium. Even when such cancellation is made within the Cooling Off Period the Insurer or us can charge you for any services provided up to the point of cancellation. Should you require further information regarding your cooling off rights, please do contact us and we will be happy to provide you with such information. For any other cancellation rights on your part, you will need to read the Policy. Please note that any refund resulting from your cancellation of the Policy might be reduced by any commission or charge that has been paid to us or to any other party from the premium monies.

There might be different circumstances where the Insurer or us might be able to cancel your Policy. This might be the case if, for any reason, your payment is not duly received by us or by the Insurer, at the inception of the Policy or at renewal. This might also be the case if the information that you have provided, or not provided, when applying for a quote, or during the term of the Policy, or at renewal, is not accurate. We or the Insurer might also be able to cancel the Policy where the results of any of the credit checks or other regulatory checks that we carry out as explained in these Terms of Business are not acceptable to us or to the Insurer. Other reasons for cancellation will be contained in the Policy.

Some Policies might be subject to automatic renewal at the end of their term. If they are, we will let you know through the purchasing process, and we will inform you of any direct debits set up against any of your payment methods. If the Policy that you purchase is to renew automatically, we might provide you with a renewal notice, which will include information about any changes to your Policy terms and conditions or to the premium, before the renewal date. You need to make sure that you are happy with the renewal terms before the renewal date and, if you are not, communicate it to us or to the Insurer. If your Policy is set to renew automatically and you do not tell us otherwise the Policy will be renewed automatically, and the renewal premium will be charged to you. If automatic renewal is not applicable, you must confirm your intent to renew the Policy prior to the Policy expiry. All premium payments must be made by the renewal date to ensure continuous coverage. Please note that whether the renewal of the Policy is automatic or not, you are not automatically entitled to renewal. If certain circumstances change the Insurer or us might decline the renewal of your Policy.

What do I do if I have a complaint?

We strive to provide exceptional customer service, however, if there is anything that you are not satisfied about, you can contact us by email, by phone or by post using the details provided above. We will address your complaint in accordance with our complaint handling procedures. You can request a copy of the complaint handling procedures free of charge. If we do not resolve the complaint to your satisfaction, you have the right, in certain circumstances, to refer your complaint to the Financial Ombudsman Service with address at Exchange Tower, Harbour Exchange Square, London, E14 9SR. More information on how to refer a complaint to the Financial Ombudsman, including their telephone number, can be found on www.financial-ombudsman.org.uk.

If you are domiciled in the European Economic Area, you might be able to present a complaint to the Belgian “Ombudsman van Verzekeringen / Ombudsman des Assurances”. Their details can be found on <https://www.ombudsman-insurance.be/nl/>

Please note that our business is covered by the Financial Services Compensation Scheme (“**FSCS**”). This means that if we are unable to meet our obligations because we go out of business you might be entitled to compensation with certain limitations. You can find information on how the FSCS protects your investments and their contact details on www.fscs.org.uk.

What happens if we have a conflict of interest in respect of your business?

In the rare occasions where we might have a conflict of interest in respect of the business transacted with regard to any Policy that you purchase, we will follow our conflicts of interest policy. Should you want to consult our conflicts of interest policy you can request a copy by contacting us on the details provided above.

How do we handle your data?

You can see how we handle your data, including your personal data, in the Privacy Notice and Cookies Notice which are separately available in this Website.

Please note that we might use your data to carry out credit checks and other checks that we might be regulatorily obliged to carry out. By accepting these Terms of Business, you consent to the use of your data to carry out those checks.

Please note that other third parties that help us or the Insurer to distribute the Policies or provide you or us with any services in connection with the Policies might also have access to your personal data and will have their own privacy policies.

What law governs these Terms of Business and what courts have jurisdiction to hear any disputes in connection with these Terms of Business?

Unless there are any statutory provisions that state the contrary, if you have a contractual relationship with Willis Limited, then these Terms of Business will be governed by the law of England and Wales and the courts of England and Wales will have exclusive jurisdiction to hear any disputes in connection with these Terms of Business. If you have a relationship with Willis Towers Watson SA/NV, then these Terms of Business will be governed by the law of Belgium and the courts of Belgium will have exclusive jurisdiction to hear any disputes in connection with these Terms of Business.