

BUSINESS PROTECTION INSURANCE

BUSINESSGUARD PLUS



IT'S ALL ABOUT **YOU...**
...AND **YOUR BUSINESS**

PROTECTING YOU, YOUR BUSINESS
AND YOUR EMPLOYEES
FROM THE UNEXPECTED

About Us

Lloyd & Barnes is a dynamic insurance adviser offering a direct personal service to businesses throughout the UK. Our experienced team are the human face of insurance, supplying you with innovative products which can help take the worry out of everyday life.

Our mission is to offer new, cost effective ways to protect our clients and we work with underwriters to provide products which are tailored to the needs of our customer base.

BusinessGuard Plus is designed to help ease the burden which new legislation and red tape can place on the business owner. With cover to support you if you need to take legal action and advice lines to help avoid problems in the first place, BusinessGuard Plus can help reduce your risks and give you peace of mind.

We are committed to meeting high standards of corporate governance and, with our experienced team in London, we look to build lasting relationships with our clients.

WHY DO YOU NEED BusinessGUARD Plus PROTECTION

The real risk to business today comes from regulation. Whether it is for employment disputes, VAT investigations or breaches of health and safety law, business owners are faced with a bewildering array of challenges.

**PROTECTING
YOU, YOUR
BUSINESS and
YOUR EMPLOYEES
from THE
UNEXPECTED**

BusinessGUARD Plus protects your business in two ways:

- 1 Our panel of experts will advise you on business risks such as employment disputes, HMRC investigations and contract disputes, all backed up by £100,000 of insurance cover unless otherwise stated in the policy wording and an aggregate limit of £1,000,000 for employment compensation awards.

+

- 2 BusinessGUARD Plus also protects your business from staff absence through accident or injury, paying 75% of their gross income back to you as a business.

HMRC IS INVESTING
£900M
IN EXTRA INVESTIGATORS
FOR TAX AND
VAT ENQUIRIES
(Source: HMRC)

£3.75B
EXTRA WAS COLLECTED
FROM SME'S THROUGH
INVESTIGATIONS BY
HMRC FOR VAT
UNDERPAYMENTS
(Source: CITYA.H
Feb 2019)

£2B
ADDITIONAL FUNDING
SINCE 2010 TO TACKLE
TAX AVOIDANCE.
(Source: HMRC)

110,000
EMPLOYMENT TRIBUNAL
AWARDS - UP 24%
HIGHEST AWARD
£415,000
(Source: Morton Fraser/
HMRC Sept 2018)

BusinessGUARD Plus protects

Legal Expenses

Legal Defence Expenses

Cover: BusinessGuard Plus covers the costs of defending the employer, employees, directors or partners for prosecutions connected to normal business activities.

If you face criminal prosecution for any act or omission, you will receive expert advice and representation both at the police station and in court.

BusinessGuard Plus also protects you from Health & Safety, Food Safety, Consumer Protection and a range of other prosecutions including bribery, which you might face. You will also be given advice on how to manage the problem.

Example: *A crane operator was killed when the crane he was dismantling collapsed. The Health & Safety enquiry resulted in a Director facing criminal charges. Our experts were able to have the charges dropped after an extensive review of the case.*



Executive Suite

Cover: BusinessGuard Plus covers the costs of defending the principal, executive officers and partners of your business from motoring prosecutions, HMRC investigation into personal tax affairs, identity theft.

Legal Defence Expenses

Cover: BusinessGuard Plus covers the costs of defending the employer, employees, directors or partners for criminal investigations and/or enquiries that could lead to prosecutions connected to normal business activities. (We don't cover parking offences).

Contract Disputes and Debt Recovery

Cover: Are you concerned about disputes with customers or suppliers? BusinessGuard Plus will protect you against a breach or alleged breach of an agreement or alleged agreement which has been entered into by you or on your behalf to buy, sell, hire or lease goods or services or to rent your business premises, provided that if you are claiming for an undisputed debt you have exhausted your normal credit control procedures.

Excluding any claim less than £200

Excluding computer hardware, software, internet services or systems which have been supplied by you or have been tailored to your requirements or a dispute with a tenant or leasee where you are the landlord or lessor (full terms and conditions are set out in the policy wording).

Example: *A policyholder refused to settle an £18,000 bill from a decorator who was refitting their office because his work was so poor. We successfully defended the client and the case was dropped.*

Tax, VAT, PAYE & NIC Investigations

Cover: Tax investigations are on the increase. Being involved in one is likely to be stressful, time consuming and expensive. If HMRC begins a formally notified enquiry in your business tax, VAT or a dispute about your compliance with HMRC regulations relating to your employees, workers or payments to contractors, BusinessGuard Plus will cover professional fees and support you through the whole process, as long as you keep proper records in accordance with legal requirements and in respect of any appealable matter you have requested an Internal Review from HMRC where available.

- Excluding late tax returns which result in an HMRC penalty or any careless or deliberate misstatements or omissions.
- Any investigation by HMRC's fraud investigation service or where the Disclosure of Tax Avoidance Scheme Regulations apply.
- Assets or monies outside the UK or your failure to register for VAT

Example: HMRC investigated a Tax Return submitted by a policyholder. We agreed to fund their accountant's costs to deal with the matter. The claim was successfully defended and the investigation closed.

HMRC
RAISED
£5.4BN
IN EXTRA TAX FROM
INVESTIGATIONS
(Source: Tax Research
UK 2018)

HMRC TAX
INVESTIGATIONS
ARE EXPENSIVE
LASTING 16 MONTHS ON
AVERAGE AND COSTING
ROUGHLY
£5,000
IN ACCOUNTANCY FEES
(Source: Russell Smith
Aug 2018)

Employment Disputes, Awards, Representation

Cover: Are you concerned about employee or ex-employee or even prospective employee disputes for discrimination, unfair dismissal or their legal rights or breaches of restrictive covenants? Cover is provided in these events.

BusinessGuard Plus covers the cost of defending these claims and gives you access to expert advice on how to manage the problem.

You can claim under the Policy as soon as internal procedures as set out in the ACAS Code of Practice for Disciplinary and Grievance Procedures or Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland have been or ought to have been concluded.

Example: An employee was dismissed for gross misconduct. The employee made a claim to an Employment Tribunal. Our insurers appointed a solicitor to defend the company; the solicitor was successful in having the claim struck out, without the business incurring any costs in the matter.

THERE WERE
121,111
EMPLOYMENT TRIBUNAL
APPLICATIONS IN THE YEAR
APRIL 2018 TO MARCH 2019.
UP 10% FROM 2017/8 AND
UP 36% FROM 2016/7
(Source: Morton Fraser
Sept 2019)

Data Protection

Cover: BusinessGuard Plus will cover your defence if you receive a Notice of a formal investigation or disciplinary hearing by any professional or regulatory body including the Information Commissioner. Also the policy will protect you if you receive a claim against you for compensation under the Data Protection Act 2018 which incorporates the General Data Protection Regulations (GDPR), provided that

- you are registered with the Information Commissioner
- you are able to evidence that you have in place a process to investigate complaints from data subjects regarding breach of their privacy rights
- have offered suitable redress where a breach has occurred;
- and that your complaints process has been fully engaged.

Example: An employee might, without your knowledge, misuse information the company holds on its customers. There have been a number of actions against companies where the owner was not aware that data was being misused and that the company was ultimately responsible.

ICO IN 2018-19 22
FINES TALLING
£3M
13,840 DATA BREACHES
REPORTED UP 300%
(Source: ICO 2018 Report)

Property Protection

Cover: You will receive advice and your legal fees will be covered if you have a dispute relating to material property which you own or is your responsibility:

- following an event which causes physical damage to your material property
- following a public or private nuisance or trespass
- which you wish to recover or repossess from an employee or ex-employee.

What is not covered is any contract between you and a third party except for a claim to recover or repossess from an employee or ex employee either goods lent or hired out or compulsory purchase, demolition restrictions, controls or permissions placed on land or property by any government, local or public authority.

Example: A client had a wall badly damaged by a neighbouring company. After a claim against them failed they asked us for advice, we achieved a settlement allowing the wall to be rebuilt entirely at the cost of the neighbouring company.

Personal Injury

Cover: this will meet the costs of pursuing a civil claim for damages from an event that causes bodily injury to, or the death to You, or your directors, partners, managers, officers and employees of your business PLUS any person who is contracted to perform work for you, who in all other respects you have arranged to insure on the same basis as your employees and who performs work under your supervision.

What is not covered any claim arising from or relating to a condition, illness or disease which develops gradually over time or defending a claim in respect of damages for personal injury (other than injury to feelings in relation Employment events), or loss or damage to property owned by the insured.

Licence Protection

Cover: BusinessGuard Plus will fund the costs of an appeal against a decision by the relevant authority to alter, suspend, revoke or refuse to renew a licence or compulsory registration required to run your business

Example: A publican was refused a licence renewal because of claims about problem customers. Our experts gathered evidence and submitted it on behalf of the client, resulting in the licence being renewed.

Jury Service or other formal Proceedings

Cover: You, your directors or employees' absence from work to attend court, tribunal, arbitration, regulatory proceedings or a professional body's disciplinary hearing at the request of your solicitor, accountant, or other advisor or a mediator appointed by the insurer to provide impartial dispute resolution in relation to a claim accepted by the insurer or whilst on jury service which results in loss of earnings.

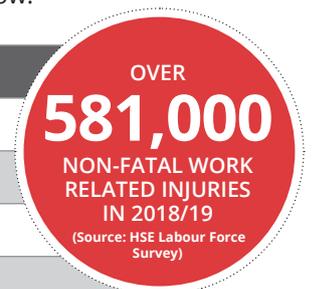
What is not covered Any sum which can be recovered from the court or tribunal.

Group Accident Cover

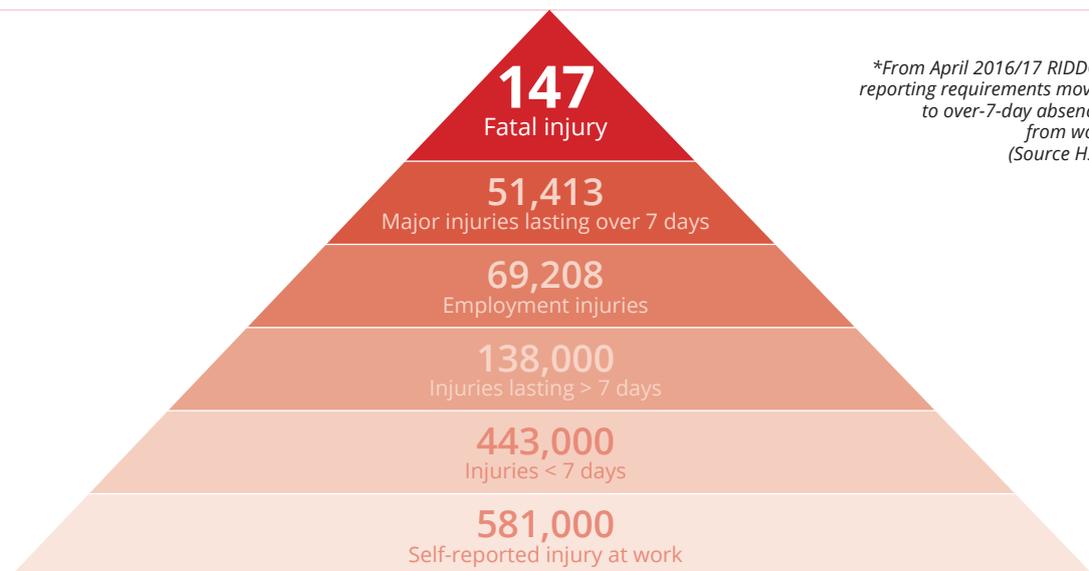
We will cover all your staff (including directors), 24 hours a day, against any accident they have anywhere in the World. The company will be paid certain benefits to compensate the business for the costs it incurs in paying staff when away from work following an accident.

In the event of **any** of the following we will pay the business the sums shown below:

Accidental Death	100% of their Annual Salary
Loss of limb/s	Up to 100% of their annual salary
Loss of hearing	Up to 100% of their annual salary
Loss of sight	Up to 100% of their annual salary
Permanent Total Disablement	100% of their annual salary
Temporary Total Disablement	If you or a staff member is injured (and unable to carry on their normal business duties) Business Guard Plus will pay the business 75% of their gross weekly wage (up to a maximum benefit of £2,000 per week for a period of up to 52 weeks).



Accident severity triangle - 2018/19



Professional Advice

BusinessGUARDplus does not just give you insurance protection. You will have access to extensive, free professional advice for many of the key issues your business may face. These are:

-  **Legal Advice Line** – you can call the advice line 24 hours a day, 365 days a year, to ask for advice on any legal issue that might affect you or your company. The service has huge value to SME businesses who face a range of complex legal issues each year.
-  **Tax Advice Line** – available to you during working hours, the tax advice line will help you understand and deal with any tax issue, no matter how complex.
-  **Online Legal Resource** – We will give you free online access to a library of legal documents. You will need to register onto the web site (details in your policy wording) select “Legal Healthcheck”. This useful tool will help you to identify which legal documents are likely to be most useful to your business. You will find helpful guidance notes and pop-up examples as you build your documents. If you need more help then there is a review service for the most complex documents. Where it is available this service attracts a fee. You will need to order the review service before you start building your document if you require it.
-  **Health Assured, Medical and Counselling Service** – You and your staff have access to a confidential helpline, to help deal with personal and professional matters that could be affecting home life or work life, health and general wellbeing.

Health Assured’s helpline provides a complete support network that offers expert information and compassionate guidance, covering a wide range of issues. The service not only offers reactive support when you need it but also proactive and preventative interventions to deliver the best possible outcomes such as signposting to professional and voluntary bodies which can offer further support when required.

The helpline operates 24 hours a day, 365 days a year and offers telephone advice, information and assistance in complete confidence.

IMPORTANT NOTE

Like all insurance products there are certain exclusions and limits. Full details are set out in the policy wording – but some of the principle exclusions of the BusinessGuard Plus product are:

Group Personal Accident (part 1)

The deferment period – all weekly benefits will have a deferment period before claims will be paid. For businesses with up to 10 employees the deferment period is 14 days; for businesses with more than 10 employees the deferment period is 7 days.

We will not pay any benefit:

Participating in, or practising, boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, winter sports, potholing, bungee jumping, hunting on horseback, parachuting, powerboat racing, underwater diving, yacht racing or any race, trial or timed motor sport event.

Where the insured person's blood alcohol limit exceeds 80mg per 100ml of blood, solvent abuse or the insured person deliberately takes an overdose of drugs, or taking controlled drugs (as defined by the Misuse of Drugs Act 1971) other than in accordance with a lawful prescription.

For any claim resulting from an insured person committing suicide or attempting to commit suicide, or deliberately injuring themselves or putting themselves in danger (unless they were trying to save another person's life).

For an injury arising from, traceable to or caused by any gradually developing bodily deterioration, whatever the cause of that deterioration.

For any back-related condition following an accident unless there is radiological evidence of a medical abnormality or a visible wound or bruising, or a doctor or consultant certifies that this is the only condition which prevents the Insured Person from attending their usual place of employment.

For any claim arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind.

Commercial Legal Expenses (part 2)

Following an Insured event, the insurer will pay legal costs & expenses including the cost of appeals (and compensation awards under Insured event 2 Employment compensation awards), up to

- £100,000 unless otherwise stated for all claims related by time or originating cause;
- an aggregate limit of £1,000,000 for compensation awards under Insured event 2 Employment compensation awards;

subject to all of the following requirements being met:

- You have paid the insurance premium for Part 2.
- You keep to the terms of this Part 2 and you fully cooperate with the insurer.
- Unless otherwise stated, the Insured event arises in connection with your business and occurs within the territorial limit.
- The claim always has reasonable prospects of success and is properly reported to the insurer; during the period of insurance and as soon as the insured first becomes aware of circumstances which could give rise to a claim.

Unless there is a conflict of interest, the insured always agrees to use the appointed advisor chosen by the insurer:

- i. in any claim to be heard by an Employment Tribunal and/or
 - ii. before proceedings have been or need to be issued.
- Any dispute will be dealt with through mediation or by a court, tribunal, Advisory Conciliation and Arbitration Service or a relevant regulatory or licensing body within the territorial limit. We consider that a claim has been reported to us when we have received the insured's fully completed claim form.

The insured is not covered for any claim arising from or relating to:

a. costs or compensation awards incurred without our consent or from any actual or alleged act, omission or dispute happening before, or existing at the start of the insurance provided by

Part 2 of this Policy, and which the insured knew or ought reasonably to have known could lead to a claim.

We will also not cover for any claim relating to illegal immigration or money laundering or bribery offences, breaches of international sanctions, fraud, or any other financial crime activities except in relation Crisis Communication cover. Nor from patents, copyright, passing-off, trade or service marks, registered designs and confidential information (except in relation to Insured event 3 Employment restrictive covenants). A dispute with any subsidiary, parent, associated or sister company or between shareholders or partners (except in relation to mediation in respect of a partnership dispute under Insured event 11 or from a franchise agreement; or an agency agreement through which one party has the legal capacity to alter the legal relations of the other, or a judicial review or a dispute with us, the insurer. The payment of fines, penalties or compensation awarded against the insured (except as covered under Insured event 2 Employment compensation awards); or costs awarded against the insured by a court of criminal jurisdiction.

What will BusinessGUARD Plus cost my business?

This is an annual contract which you can pay monthly.

Total number of employees (tick appropriate box)	Annual cost including policy fee + IPT	Monthly cost including policy fee and IPT + finance fee
Up to 5 employees <input type="checkbox"/>	$£234.67 + £24.00 =$ one-off payment of £258.67	$£234.67 + £24.00 + 8.65\% =$ fixed monthly payment of £23.42 (£281.10 annually)
Up to 10 employees <input type="checkbox"/>	$£315.20 + £24.00 =$ one-off payment of £339.20	$£315.20 + £24 + 8.65\% =$ fixed monthly payment of £30.72 (£368.58 annually)
Up to 20 employees <input type="checkbox"/>	$£592.80 + £24.00 =$ one-off payment of £616.80	$£592.80 + £24.00 + 8.65\% =$ fixed monthly payment of £55.85 (£670.15 annually)
Up to 35 employees <input type="checkbox"/>	$£991.00 + £24.00 =$ one-off payment of £1015.00	$£991.00 + £24.00 + 8.65\% =$ fixed monthly payment of £91.90 (£1102.75 annually)
Up to 50 employees <input type="checkbox"/>	$£1386.80 + £24.00 =$ one-off payment of £1410.80	$£1386.80 + £24.00 + 8.65\% =$ fixed monthly payment of £127.74 (£1532.88 annually)
Up to 75 employees <input type="checkbox"/>	$£1936.20 + £24.00 =$ one-off payment of £1960.20	$£1936.20 + £24.00 + 8.65\% =$ fixed monthly payment of £177.48 (£2129.76 annually)
Up to 100 employees <input type="checkbox"/>	$£2368.80 + £24.00 =$ one-off payment of £2392.80	$£2368.80 + £24.00 + 8.65\% =$ fixed monthly payment of £216.65 (£2599.78 annually)

There will be a premium finance cost in respect of the monthly payments.

IMPORTANT INFORMATION

About us

Lloyd & Barnes is an appointed representative of Compass Underwriting Limited which is authorised and regulated by the Financial Conduct Authority (FCA). You may check this on the Financial Services Register by visiting the FCA's website, www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

Our role is to advise you and in selecting this product for you we have acted as your agent. We act as your agent when placing the insurance, providing ongoing services to you and when helping you with any claims. In sourcing a suitable policy we act as agent of the insurer. To access the insurance that most suits your needs, we will use another intermediary to help place the business and have chosen ARAG on behalf of Brit Syndicate 2987 to underwrite the legal expenses section and Lloyd's Syndicate 5000, which is managed by Travelers Syndicate Management Limited as the insurer of the Group Accident section.

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Your Responsibilities to Disclose Important Information

If you apply to take out this insurance or request to make any change to the cover, you may be asked a number of questions. Insurer(s) will rely on all of the answers to these questions to decide the terms upon which they offer you their original or amended terms for cover. This includes the premium to be charged plus any specific exclusions, limitations or warranties.

You must take reasonable care to provide complete and accurate answers to the questions asked when you take out this insurance or make any changes to your insurance. If the information provided by you is not complete and accurate:

- the insurer may cancel your insurance and refuse to pay any claim, or;
- the insurer may not pay any claim in full, or;
- the insurer may revise the premium; or;
- the extent of the cover may be affected.

If you become aware that any information you have given is incomplete or inaccurate, please contact Lloyd and Barnes as soon as possible.

COMPLAINTS AND COMPENSATION

We aim to provide you with a high level of customer service at all times. If you have a complaint please contact our Compliance Officer at 50 Mark Lane, London EC3R 7QR. When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request. If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (except in the case of a business employing 10 persons or more and with a turnover or annual balance sheet total exceeding €2 million, a charity with an annual income of £1m or more or trustees of a trust with a net asset value of £1m or more).

We are covered by the Financial Services Compensation Scheme (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. If you are eligible to claim from the FSCS, compensation is available for insurance advising and arranging for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or www.fscs.org.uk.

1. **The Financial Conduct Authority (FCA)**
The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. **Whose products do we offer?**
We offer products from a single insurer only per section.
3. **Which service will we provide you with?**
You will not receive advice or a recommendation from us. We will provide you with information about the product we offer. You will then need to make your own choice about how to proceed.
4. **What will you have to pay us for our services and how do we receive our remuneration?**
We will receive our remuneration by one or more of the following methods:
 - A fee or administration payment which will be payable by you and will be agreed with you in advance of payment.
 - A commission payment from the insurer of your policy which is included in the premium you pay.
 - We may charge fees for additional services which we carry out on your behalf. Any additional fees will be agreed with you in advance.

It is our practice to add at our discretion an administration charge to your premium and this charge will be stated as a separate item on the documentation that we send to you before you are asked to commit to the arrangement of any insurance.

Please refer to our tariff of administration charges for fees payable under these terms of insurance business. These will apply if you instruct us to carry out a mid-term adjustment, renewal, cancellation, etc. on your behalf.

All instructions which we receive verbally or in writing from you or your representative are binding. Any remuneration arising from such instructions will be deemed to be earned in full. For the avoidance of doubt once our remuneration has been earned, in the event that the insurance is cancelled after inception, our fees or brokerage will not be returnable.
5. **Who regulates us?**
Lloyd and Barnes Ltd are an appointed representative of Compass Underwriting Ltd, who are authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging and assisting in the administration of non-investment insurance policies in relation to both retail and commercial customers.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0800 111 6768.
6. **What to do if you have a complaint**
If you wish to register a complaint, please contact us:
Step 1: In the first instance, please direct your complaint to the administrator: Managing Director, Compass Underwriting Limited, 50 Mark Lane, London, EC3R 7QR. Tel: 02073980100, Fax: 02073980109, Email: Complaints@compassuw.co.uk
Step 2: If you are dissatisfied with the outcome of your complaint from the administrator or if the matter is related to a claim or the performance of your policy then you will be able to write to the insurer(s) as set out in your policy document. Your legal rights are not affected.
Step 3: If you remain dissatisfied after the insurer(s) has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The contact information is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Tel: 08000234567 (calls to this number are free on mobile phones and landlines) Tel: 03001239123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk,
Website: www.financial-ombudsman.org.uk

We will acknowledge your complaint in writing within 5 working days of it being received. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
7. **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.

Further information about compensation scheme arrangements is available from the FSCS:

- By writing to - Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.
 - By the internet - www.fscs.org.uk.
 - By telephone - 020 7892 7300.
8. **How to cancel your policy**
You have the right to cancel a policy within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not made a claim. If you cancel outside of this period you may receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge. We may keep an amount that reflects the administrative costs of arranging the cancellation of the policy.
 9. **Protecting your money**
We have obtained agreement from the insurers, with whom our business is placed, that insurance premiums held by us will be insurer monies, and not client monies. This arrangement is known as "risk transfer". This agency agreement is in respect of all premiums received from you, all refunds of premiums due to you, as well as claim payments due to you. This means that once your premium has been paid to us it is deemed to have been paid to the insurer.

We will deduct any commission entitlements before paying premiums to the insurer.
 10. **Copies of Documentation**
You should keep a record of all information supplied to us for this insurance.
 11. **Choice of Language**
We will conduct all communication with you, including all documentation that we will send you, in English.
 12. **Disclosure Of Important Information**
If you apply to take out this insurance or request to make any change to the cover, you may be asked a number of questions. Insurer(s) will rely on all of the answers to these questions to decide the terms upon which they offer you their original or amended terms for cover. This includes the premium to be charged plus any specific exclusions, limitations or warranties.

You must take reasonable care to provide complete and accurate answers to the questions asked when you take out this insurance or make any changes to your insurance. If the information provided by you is not complete and accurate:

 - the insurer may cancel your insurance and refuse to pay any claim, or;
 - the insurer may not pay any claim in full, or;
 - the insurer may revise the premium; or;
 - the extent of the cover may be affected.

If you become aware that any information you have given is incomplete or inaccurate, please contact Lloyd and Barnes as soon as possible.
 13. **Confidentiality**
All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to Chief Executive, Lloyd & Barnes Ltd, Lakeside House, Lakeside Court, Llantarnam Park Way, Cwmbran, South Wales, NP44 3GA.
 14. **Awareness of policy terms**
When a policy is issued you should read it carefully. The policy together with the schedule and any certificate of insurance forms the basis of the contract of insurance. If you are in any doubt over the policy terms or conditions please contact us immediately.
 15. **Statement of Demands and Needs**
Lloyd and Barnes' BusinessGuard Plus policy is designed to meet the demands and needs of individuals who wish to ensure that they receive a lump sum payment in the event of them having an accident or illness that causes their death.



LLOYD & BARNES

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E info@lloydandbarnes.co.uk

W www.lloydandbarnes.co.uk

Lloyd & Barnes is an Appointed Representative of Compass Underwriting Ltd
which is authorised and regulated by the Financial Conduct Authority
under firm reference no. 304908.