

Trafford Facilities Ltd

(Established 1959)

hereafter may also be referred to as "We", "Us", "Our" or "Traffords"

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates us and all U.K financial services.

2 Whose Products Do We Offer?

We offer two aviation products – one through Lloyd's and one through the company market, each targeting a specific area of our portfolio.

3 What Will You Have To Pay Us For Our Services

We do not charge any fees for providing quotations, advising on and concluding contracts. The Underwriter pays us a commission and we may make a documentation or administration charge to assist us to cover the paperwork costs involved. Any charges for administration and paperwork are clearly shown and are stated on our schedule of fees. By arranging a policy through us you agree to accept the charges stated within this document and to pay them and your premium to us promptly. Any premiums you are quoted will always include this charge.

4 Who Regulates Us?

Trafford Facilities Ltd of 7 Doolittle Yard, Froghall Road, Amphill, Bedford MK45 2NW is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 305016

Our permitted business is arranging general insurance contracts and you can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do

5 What To Do If You Have A Complaint

If you wish to register a complaint about us, please send an email to complaints@traffords-insurance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the UK Financial Ombudsman Service.

6 Your Acceptance of our Terms of Business ("Keyfacts")

When you place cover through our firm you are automatically deemed to have accepted our Terms of Business (as detailed in this "Keyfacts" document).

7 Schedule of Fees *(in addition to any charges levied by your insurer)*

The charges below are those levied for the most common transactions through the year. If the service is not stated below then please ask for the anticipated charge however the most that will be levied for an unlisted service is NZD50.00

Document Fee &/or Administration Fee (any and all fees are always included within the premium that we quote to you)	Up to NZD50.00
Cancellations (Also applicable to refunds for deletion of Aircraft where more than one is insured on the same Policy/Certificate)	Refunds are returned net of our commission, less a NZD50 administration charge. The amount is returned by the same method as the premium was originally paid.

8 Additional Terms of Business

- Your policy is issued on the basis of the information provided by you. It is your responsibility to check that your policy is correct and sufficient for your needs. If the policy is not correct or you have a query, you should contact us immediately.
- Debit/credit card information you provide is stored securely and from the time of processing legal responsibilities (such as anti-money laundering regulations) mean we cannot erase it all even if asked. Insurers at times ask for proof of insurance payment as part of a claims process. You acknowledge that we retain your card information as long as we are legally required to do so.
- Calls may be recorded and monitored.
- Our liability for losses suffered by you as a direct consequence of any negligent performance of our services **shall be limited in all circumstances** to GBP2,500,000 per claim. In respect of any other claim arising out of our performance or non-performance of the services hereunder our liability shall be limited to the amount of commission and fees which we have received for arranging your insurance cover during the 12 months prior to such claim arising. We shall not be liable to you for any pure economic loss, loss of profit or loss of business (whether direct, indirect or consequential) which arises out of or in connection with our services. Nothing in this paragraph excludes or limits our liability for death or personal injury caused by our negligence.
- It is essential that you notify us promptly after discovery of all incidents or allegations that may result in a claim against your insurance policy, whether or not you believe you are at fault or wish to claim. Failure to do so may result in your insurer refusing to accept a claim.