

Terms of business

Welcome to the J W Seagon Group



This document sets out the terms upon which we agree to act for our clients and contains details of our responsibilities as your adviser and your responsibilities as client. Please contact us immediately if there is anything in these Terms of Business which you do not understand or which you disagree.

Please find below a list of the legal and regulatory status for each of the entities that make up the JW Seagon Group in the jurisdictions within which we operate, including our full contact details.

JWSeagon & Company Ltd. (Incorporating Africa Wellness Solutions)

1st Floor, Oilibya Plaza, Muthaiga, PO Box: 16658 00620
Nairobi, Kenya

Tel: +254 (20) 455000; **Mobile:** +254 (0722) 205705

E-mail: talk2us@jwseagon.com

Regulated by the Insurance Regulatory Authority

For more information see www.ira.go.ke

JWSeagon & Co. Insurance Brokers (Mauritius) Ltd.

Suite 1103, Eleventh Floor, The Core, No.162 ICT Avenue,
Cybercity, Ebene, Republic of Mauritius

Tel: +230 468 1091

E-mail: mauritius@jwseagon.com

Regulated by the Financial Services Commission

For more information see www.fscmauritius.org

JWSeagon & Co. Insurance Brokers (Kenya) Ltd.

1st Floor, Oilibya Plaza, Muthaiga, PO Box: 16658 00620
Nairobi, Kenya

Tel: +254 (20) 455000; **Mobile:** +254 (0722) 205705

E-mail: talk2us@jwseagon.com

Regulated by the Insurance Regulatory Authority

For more information see www.ira.go.ke

JWS Africa Healthcare Services Ltd.

1st Floor, Bld. B, Nautica Commercial Centre, Royal Road
Black River, Republic of Mauritius

Tel: +230 4831212

E-mail: mauritius@jwseagon.com

Regulated by the Financial Services Commission

For more information see www.fscmauritius.org

Tan Management Insurance Brokers Ltd (Representatives of the JW Seagon Group in Tanzania)

2nd Floor, NSSF - Mafao House, Old Moshi Road,
P.O.Box 2172, Arusha, Tanzania

Tel: +255 (0) 699 892 725; **Mobile:** +255 688 750 720

E-mail: tmjws@jwseagon.com

Regulated by the Tanzania Insurance Regulatory Authority

For more information see www.tira.go.tz

JWSeagon & Co. Insurance Brokers (UK) Ltd.

JWS House, Elm Cottage, Church Farm Barns, Church
Road, North Fambridge, Essex, CM3 6LU

Tel: +44 1621 740181

E-mail: uk@jwseagon.com

Regulated by the Financial Conduct Authority

For more information see www.fca.org.uk

Product Services

We are an independent international broker offering expert, impartial advice on a wide range of Protection Plans, Private Medical Insurance, General Insurance, Travel Insurance and Savings & Investments.

We offer plans from a multitude of internationally acclaimed underwriters and we will always advise you of the proposed underwriter before inception of a policy. We will use our knowledge of the market to recommend the most appropriate policy for you to meet your demands and needs. Where we can only provide one option, we will make that clear prior to inception.

We have been authorised by certain underwriters to administer the insurances on their behalf and to administer claims.

Methods of communication

We will normally communicate with you by e-mail, telephone or post in addition to any meetings we have with you. Please inform us if there is any specific medium you would prefer us not to use.

Market Security

We only place business with Insurers who meet our minimum financial guidelines. We cannot and do not, however, guarantee the solvency of any Insurer at inception of the policy or on a continuing basis. If you have any concerns regarding the choice of Insurer you should advise us immediately so that we may discuss the issue with you.

Payment of Premiums and Charges

Payment may be made by cheque, bank transfer, debit or credit card and through Insurers instalment plans. Full details of all options and the relevant charges made will be advised to you prior to inception of the cover.

It is essential that payments are made promptly as failure to do so can result in claims not being met or cancellation of the policy with a time on risk charge being made.

Our Remuneration

Our remuneration will be either a fee agreed with you or, generally brokerage, which is a percentage of the insurance premiums paid by you and allowed to us by Insurers with whom the insurance contract is placed. Our brokerage is within the standard acceptable market rates.

In the event of mid-term cancellation of your insurance cover, we reserve the rights to retain our fee or brokerage earned on the original transaction.

Quotations

Unless stated otherwise, all quotations provided for new insurances are only valid for a 30 day period from the date of issue. You should also be aware that quotations may change or be withdrawn if any information given to us or your Insurers in proposal forms or declarations differs from that provided at the time of quotation.

Changes to your cover

We will normally deal with your request to change cover on the day of receipt or the next working day where there is a weekend or public holiday. We will confirm changes to your cover in writing, once we have agreement by your Insurer. We do not accept consider instructions to change cover sent to us by post or email until they reach the relevant personnel in our offices. Where we have provided voice mail or an answering service, any changes will only be effective once instructions have been given to Insurers and confirmation provided to you.

Complaints

Whilst we hope we always meet or exceed our service standards, we recognise that, occasionally, things may go wrong. Should you have any cause to complain about our service this may be done verbally or in writing, directed to the General Manager at our Kenya address.

If you cannot settle your complaint with us, you are entitled to refer it to the Insurance Regulatory Authority for your region, details for which will be made available to you.

Claims

All claims, or potential claims or incidents should be reported to us immediately, or, if an emergency, use the emergency number provided by your Insurer. Failure to do so, could prejudice your right to claim.

Risk Information

The terms of your insurance policy that we arrange on your behalf will be based upon the information provided by you to us or to your Insurers.

You must take reasonable care to answer all questions accurately, honestly and to the best of your knowledge. If you do not understand the meaning of any particular question or how to answer, tell us and we will assist. Non-disclosure of important facts about your or your insurances could lead to a claim being prejudiced.

Policy Terms & Conditions

All policies contain conditions and exclusions, and some contain warranties and excesses. We will provide you with a summary of your insurances, but it is your responsibility to examine the actual policy document to ensure it meets your requirements and that you understand any policy conditions, limits, warranties and the like. A breach of a warranty or policy condition, could invalidate the insurance.

If there are any discrepancies or if you require clarification on any one point, please contact us for advice.

UK Office

JW Seagon & Co. Insurance Brokers (UK) Ltd are appointed representatives of Gauntlet Risk Management Ltd who are authorized and regulated by the Financial Conduct Authority under firm reference 308081. See separate Terms of Business for the UK operation.