

# Terms And Conditions

These terms of business will commence on the date of their receipt.

## Regulation & Status

MPMV Limited, Park House, 10 Park Street, Bristol BS1 5HX is authorised and regulated by the Financial Conduct Authority. Our Register number is 774461. You can check this on the Financial Conduct Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## Demands & Needs

Following the issue of these terms, any subsequent advice or recommendation offered to you will be based on your stated objectives (demands & needs), acceptable level of risk and any restrictions you wish to place on the transaction. Details of your stated objectives will be included in the insurance demands & needs statement. We will issue these to you to explain and confirm the basis of our recommendations. There may be exceptions to this, for example, business transacted on a non-advised or execution only basis (directly on your instructions whereby you will not have requested nor received advice, or where prepared questions are used to determine the product and provider) or on a restricted advice basis (where the Firm's recommendations were restricted by the fact that not all relevant information was made available). If these situations exist, we will make it clear to you in any subsequent correspondence; however, you will appreciate that our responsibility to you will be limited accordingly.

## Renewals

We will contact you prior to the date of your annual renewal to discuss your existing policy and perform a market review (unless the advice provided was based on the products of only one Insurance Provider – see our 'Key Facts about our Services' document) to ensure your policy continues to best meet your needs and your budget. You will receive a revised Demands and Needs Statement each year, outlining our recommendations, irrespective of whether you move insurance companies.

As outlined above we will always endeavour to contact you prior to the renewal of your policy, however, there may be occasions where we are unable to make contact. In these instances the following will apply: Prior to renewal of your policy, you will receive a renewal documentation pack in respect of your policy. If you take no further action on receipt of the renewal pack and premiums are paid and up to date, then any policies in place will renew on the terms outlined in the renewal documentation (which you will receive in advance of the annual renewal date). However, you should be aware that any annual renewal constitutes a new contract with the insurance provider and you will be entering into this new contract on a non-advised basis having received no advice from MPMV Limited. This will be reflected in our “Key Facts about our Services” and Demands and Needs statement issued to you following renewal.

## Disclosure of all Material Facts

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. (If you are in doubt as to whether a fact is material or not you should disclose it). Your attention is particularly drawn to the importance of the Declaration and signature on Insurers proposal forms.

Please see our “Key Facts about our Services” document which explains the services available, otherwise we shall assume that no restrictions apply.

## Services

Please see our “Key Facts about our Services” document which explains the options available.

## Commission Payments

MPMV Limited retains rights to all initial, and renewal commissions payable in respect of business transacted for you, and you shall not permit or suffer payment of such commission to any other party after termination of your instruction to us.

# Client Instruction

We prefer that any instructions be given in writing. If any advice, request for instruction or instructions are given orally, then they must be confirmed in writing, to avoid possible disputes. We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably.

# Conflict of Interest

Occasions can arise where we, or one of our other clients, may have some form of interest in business, which we are transacting for you. If we become aware that our interests or those of one of our other clients conflict with your interests, we will inform you and obtain your consent before we carry out your instructions

# Payments from Clients

**MPMV Limited does not handle client monies.** We never handle cash or accept a cheque made out to us unless it is a cheque in settlement of our charges or disbursements which we have previously disclosed to you (normally through a fee agreement). Crossed cheques should only be made payable directly to the insurance company and to the relevant third party for various ancillary fees. You should decline to give any money to, or write cheques payable personally to an individual adviser. Individuals that represent MPMV Limited are not to handle client money and any receipt by them personally of such a payment from you will not be regarded by us as being a transaction for which we will have any responsibility.

# Introducer

There will be occasions when clients are introduced to us from third parties. Under such circumstances, we may rebate part of the commission we receive back to the introducer, as payment for making the introduction. The responsibility for disclosing this payment will be with the introducer.

# Cancellation Rights for New Policies

Detailed in your policy document are your rights to cancel your insurance under the 'cooling off' period. Depending on the type of policy you have purchased, you may be entitled to cancel within 14 days of either conclusion of the contract or receiving your policy documentation,

whichever occurs later. Please check your policy Terms and Conditions for full details of your cancellation rights under the policy.

## Cancellation of Existing Policies

If you are replacing existing policies with cover from a new insurance provider, then it is incumbent on you to ensure any redundant policies are fully cancelled. This includes the need for you to cancel any Bank Direct Debit Mandates that may be in place. MPMV Limited cannot be held responsible for any overpayments made by you due to non-cancellation of these redundant policies.

## Termination

Termination is without prejudice to any transactions already initiated, which will be completed according to these terms of business unless otherwise agreed in writing. You may terminate your instructions to us at any time. We reserve the right to require such termination to be in writing. We may terminate this agreement by giving you a minimum of fourteen days notice. No penalty shall be payable on any termination but we shall be entitled to remuneration for work undertaken prior to such termination. Any such termination shall be subject to completion of any transactions which are in progress at that time.

## Distance Communications

Where you are likely to do business with us at a distance i.e. we communicate exclusively by telephone, post, email or fax then it is very important that you read the following points:

- The Firm will provide you with a service as detailed in our Terms of Business and “Key Facts about our Services” (Please read carefully).
- Telephone calls may be recorded for training and monitoring purposes.
- Please note there is the possibility that other taxes or costs may exist that are not paid through the Firm or imposed by it.
- There are no specific additional costs imposed by the Firm for dealing exclusively at a distance.
- Please take care to read the warnings issued in any provider literature. If you are unsure then please ask us to explain in more detail.
- The Firm does not place any specific limitations on the period for which the information provided remains valid. If you are unsure if something still remains valid then please ask and we will clarify.
  - This contract will exist until terminated by either party.

- The provisions of this Agreement and the relationship created by it shall be governed by English Law and subject to the exclusive jurisdiction of the English courts.
- This contract is supplied in English Language and will be communicated in English Language.

## Data Protection

Under the Data Protection Act 1998 (as may be amended, updated, replaced or superseded from time to time and all applicable law in any jurisdiction relating to the processing or protection of personal data and privacy) (the “**Act**”), you or your appointed agent, have a right to inspect records relating to yourself and your transactions through ourselves and where appropriate have it corrected or deleted. All such requests for information must be referred in writing to the Data Protection Officer (as may be updated by us from time to time and notified to you in writing). As we treat all our clients’ records as confidential, we reserve the right to give you copies of your records (redacted if necessary), where in certain circumstances to release the original would compromise other clients’ confidentiality or where access to your data is necessary to protect your privacy. You do not have the right to demand access to data for any other purpose. So that we may fully understand your circumstances and requirements, MPMV Limited will need to collect information about you, which we will hold as Data Controller under the Act. MPMV Limited will use this information to analyse your current and future needs so that we can ensure that any subsequent related advice is suitable to your particular circumstances and we shall only contact you if you have consented to being contacted by us, using the means of communication to which you have consented.

You agree that the information provided by you may be held, processed and disclosed by MPMV Limited to any associated companies in the course of providing our analysis and servicing our relationship with you and to the extent we process any Personal Data (as such term is defined in the Act), we shall only process it in accordance with your reasonable instructions from time to time, ensure that appropriate technical and organisational measures are taken against unauthorised or unlawful processing of such Personal Data and the accidental loss or destruction of, or damage to, such Personal Data; and not transfer, or otherwise directly or indirectly disclose, any such Personal Data to countries outside the European Economic Area, without your prior written consent, not to be unreasonably withheld or delayed.

Where other companies and / or third parties provide services to MPMV Limited, then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions, such as processing business and obtaining compliance and regulatory advice, you are aware that sensitive personal information (for example health details) held by us may be disclosed on a confidential basis to such companies, who shall be subject to provisions the same or materially similar to those set out in these terms of business.

## Updates on new products and services

You agree that we may use and analyse your data, including the nature of your transactions, to provide you with information by post and, provided you have given us your consent to do so, by telephone, fax or email to service and update you, as well as informing you of any new insurance opportunities. If you would prefer to be excluded from these services, please write to us at the company address above.

## Client Verification

We will validate name, address and other personal information supplied by you during the order process against appropriate third party databases. By accepting these terms and conditions you consent to such checks being made. In performing these checks personal information provided by you may be disclosed to a registered Credit Reference Agency which may keep a record of that information. You can rest assured that this is done only to confirm your identity, that a credit check is not performed and that your credit rating will be unaffected. All information provided by you will be treated securely and strictly in accordance with the Data Protection Act 1998.

## Law

The provisions of this Agreement and the relationship created by it shall be governed by English Law and subject to the exclusive jurisdiction of the English courts.

## Consent

By requesting a quotation for insurance products from MPMV Limited, you are consenting to these terms and giving your authority to receive updates and information from MPMV Limited or carefully selected part-

ners regarding other products or services. You hereby authorise the holding of your information and transfer of information between such third parties when warranted, as described above, on a confidential basis. You also authorise MPMV Limited to act on your behalf.

## DISCLAIMER

Unless otherwise specified, the materials on this website are directed solely at expatriates worldwide who are looking for an health insurance cover.

Unless otherwise stated, this website is for information only. MPMV Limited has use all reasonable care and skill in compiling the content of this website but makes no warranty as to the accuracy of any information on this website and cannot accept liability for any errors or omissions.

MPMV LIMITED shall not be liable to any person for any loss or damage that may arise from the use of any of the information contained in any of the materials on this website. The information contained in any such materials is not intended nor implied to be a substitute for professional medical advice.

## TERMS OF USE

This privacy policy sets out how we use and protect any information that you give us when you use this website, [www.mpmv.co](http://www.mpmv.co)

We are committed to ensuring that your privacy is protected. We will only use the information that we collect about you lawfully in accordance with the Data Protection Act 1998. We may change this policy from time to time by updating this page.

## INFORMATION WE MAY COLLECT

We may collect the following information such as name and date of birth, number of children, postal address, email address and phone number

At all times your information is protected and fully in keeping with the Data Protection Act 1998.

## INFORMATION AND DISCLOSURE

If you decide to make an application through us your information will be passed to the insurance provider who may be willing to provide you with cover. They may use the information you have provided to:

Process the application you have made

To write to you in the future with a view to offering you products they feel may be of interest to you

To pass to third parties who provide relevant products and services that we think might be of interest to you so that they can also provide you with information about the products and services they provide

To permit access to regulatory bodies to ensure that we are processing information correctly and complying with regulatory requirements.

## COOKIES AND WEB ANALYTICS

Our website use cookies

You are free to browse our website but by using it your are allowing us to store the cookies.

The use of cookies on our website help us knowledge the way our website perform, how people are using our website, where they come from, the number of visitors, how traffic is driven to our site and which product is most view.

What is Cookies

Cookies are small files which are stored on a user's **computer**.

They are designed to hold a modest amount of data specific to a particular client and website, and can be accessed either by the web server or the client **computer**.

You can block any cookies from any website through your browser settings. For more information about how to disable cookies in your browser please visit the About Cookies website.

If you share the use of a computer, accepting or rejecting the use of cookies will affect all users of that computer.

You can find out more information about cookies at <http://www.whatare-cookies.com/>, which gives details on how to delete cookies from your computer.

## LINKS TO OTHER WEBSITES



Our website may contain links to other websites of interest operating by third parties. However, once you have used these links and leave our site, MPMV Limited does not have any control over that other third parties website. We cannot be responsible for the protection and privacy of any information which you provide whilst visiting such websites and such sites are not governed by this privacy statement. You should exercise caution and ensure that such websites comply with all relevant laws and regulation. You should look at the privacy statement applicable to the other website.

## UPDATING YOUR PERSONAL INFORMATION

We may contact you from time to time to ensure that your personal information is up to date with us, or you can inform us of any changes on your personal information.

You may request details of personal information which we hold about you under the Data Protection Act 1998. If you would like a copy of the information held on you or if you do not wish to receive on-going contact from us please contact us.

MPMV Limited, Park House, 10 Park street, Bristol BS1 5HX

If you wish to opt out of any further communication please email us using [Contact@mpmv.co](mailto:Contact@mpmv.co)

## REGULATION

MPMV Limited is Registered in England and Wales number 10260960.

Registered Head Office Address: Park House, 10 Park street, Bristol BS1 5HX

MPMV Limited is authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference Number: 774461. The rules of the FCA can be accessed on its website: [www.fca.org.uk](http://www.fca.org.uk)

## COPYRIGHT

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If you are unhappy with any aspect of these terms or wish clarification on any aspect please contact us on 0117915 4522 to discuss.

**Note:** If you change your mind, in the future, and decide you no longer

wish to receive marketing information from us, or for us to disclose information about you to other parties for marketing purposes, simply tell us by calling, writing, or emailing to us.