

This is an **Appointed Introducer Agreement (the "Agreement")** between **(the "Company")**, **RGA Underwriting Ltd trading as Rentguard** and **(the "Appointed Introducer")**, .....

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whose principal place of business is.....  
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Rentguard is an independent insurance broker whose principal place of business is: Grove House, 551 London Road, Isleworth, Middlesex TW7 4DS.

**REGULATORY AUTHORITY**

Rentguard is a trading style of RGA Underwriting Ltd, Authorised and Regulated by the Financial Services Authority (No. 308993). RGA is permitted to arrange insurance on behalf of a number of insurers, and provides advice and information about all its products.

**TERMS OF AGREEMENT**

The Introducer agrees to introduce clients to the Company for general insurance business.  
The Company agrees that upon the introduction of a customer (the "Customer(s)") to the Company it will:

1. Treat the Customer as its customer for the purpose of general insurance advice.
2. Inform the Introducer should it become unable to provide insurance advice to the Customer.

The Firm accepts no liability for any activities undertaken by the Introducer outside the terms of this Agreement, including insurance advice given by the Introducer.

The Introducer must allow the Company, or a FSA monitor, access to any premises, files, records, documents, audio tapes and other material or information as the Company or FSA may request to monitor or investigate the Introducer's compliance with the rules or guidelines.

**REMUNERATION**

1. The Company shall pay commission to the Introducer in respect of the insurance business transacted for a Customer as a direct result of an introduction by the Introducer.

2. The Introducer agrees to repay upon demand to the Company an appropriate proportion of any commission received if this becomes repayable in full or part by the Company to any other party. This is relevant in the event of cancellation or amendment to policies relating to the Introducer. Provided that there have been no claims under the policy, cancellation after 14 days will be refunded to the customer pro rata less 15% of the total premium.
3. For the purpose of this agreement the term commission will also include fees that may be levied by the Company in lieu of commissions being payable from a third party.
4. The Company agrees to pay .....% of Buildings and/or Contents Insurance premiums and .....% on all Legal Expenses Insurance premiums to the Introducer, on all policies set up as a result of the Introduction.
5. The Company undertakes to make payment of any commissions owing on or around the 20<sup>th</sup> day of the following month in which it is received.

**RESTRICTION ON ACTIVITIES**

The Introducer will not engage in any general insurance activities and specifically is not authorised to:

1. Explain how a type of insurance cover works in general terms or with reference to a particular policy.
2. Advise on or sell insurance.
3. Collect premiums
4. Complete or help complete a Proposal for Insurance or collect information (other than contact details).
5. Provide advice or opinions in relation to any claim or potential claim.
6. Hold themselves out as an appointed agent of the Company or a member of the Financial Services Authority.

**TERMINATION**

1. The Agreement may be terminated at any time by either party giving 30 days notice in writing to the other.
2. The agreement will be terminated immediately if the Introducer engages in any general insurance activities that are specifically excluded by this agreement.
3. Should this agreement be terminated at any stage, then any work in progress will be completed by the Parties and commissions or fees shared accordingly. In addition, the right of the Company to reclaim any commissions previously paid on policies that have since lapsed will not be affected by the termination of this Agreement.

**RIGHTS TO INSPECT FILES**

Under the terms of our regulation by the Financial Services Authority, we retain the rights for both the Company and the FSA monitors to inspect the files for those mutual clients who have been introduced to the Company.

This agreement will supersede any and all prior agreements or arrangements between the parties herein.

SIGNED FOR AND ON BEHALF OF			
<b>RGA Underwriting Ltd</b>	Appointed Introducer		
Signature (Company Representative)	Signature (Appointed Introducer Representative)		
Name (Please PRINT)	Name (Please PRINT)		
Position in Company	Date	Position in Company	Date
<b>APPOINTED INTRODUCER NO.</b>		<b>APPOINTMENT DATE</b>	