



Commercial Terms of Service

Coalition Risk Solutions Ltd.

V1.0

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Change history

Date	Version	Created by	Description of change
1/7/22	1.0	Adam Robertson	Created

Commercial Customer Insurance Service Information

Introduction

This information should be read in conjunction with our Terms of Use <https://www.coalitioninc.com/en-gb/legal/terms> and Privacy Policy <https://www.coalitioninc.com/legal/privacy>, as well as the applicable insurance policy documents. Specific insurance policy terms and conditions will prevail over any of the terms below should any contradiction arise.

Who we are

Coalition is a trading name of Coalition Risk Solutions Ltd. (“we”, “our” or “us”), which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Ltd. is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, United Kingdom, EC3M 7AT.

You can verify these details by visiting the FCA’s website (www.fca.org.uk/register) or contacting the FCA on 0800 111 6768.

Our Insurance Service

Coalition is the designer, co-manufacturer and distributor of the Cyber insurance product. As a customer of Coalition, if you have any questions or concerns regarding our products, please always contact help@coalitioninc.com directly or call us on +44 (0)20 4536 4690 or freephone: +44 (0)808 134 9559

As we are an insurance intermediary and not an insurance company, we have entered into a sole and exclusive contractual agency relationship with Allianz Global Corporate & Specialty SE that enables us to collect the premium and distribute our insurance products.

We only offer insurance from a single insurer, Allianz Global Corporate & Specialty SE; however neither we nor Allianz Global Corporate & Specialty SE have a direct or indirect holding - representing more than 10% of the voting rights or capital in each other .

When providing this insurance service, we act for and on behalf of the insurer.

Any insurance claims you make must be notified directly to claims@coalitioninc.com, and Coalition, in turn, will contact the insurer or their nominated claims representatives. For more information, please refer to the policy documents.

Helping you make an informed decision

Whilst we do not offer any advice or make a personal recommendation regarding the suitability of the insurance product provided, we strive to provide our customers with the information needed for them to make their own informed decision on whether this insurance suits their needs.

Charges

We do not apply administration charges to our customers for arranging or administering their insurance policies.

How are we paid for arranging the insurance?

When we sell you a policy, the insurer pays Coalition a percentage commission from the total premium. If the type of policy we sell reaches specific profit targets, the insurer also pays us an additional bonus. You are entitled, at any time, to request information regarding the amount of remuneration we have received as a result of arranging your policy.

Customer disclosure

You owe a duty to make a fair presentation of the risk to the insurer. You must disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further inquiries to reveal those material circumstances (as defined below). In addition, you must disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgement in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable

This duty applies:

- before your cover is arranged;
- when it is renewed; and
- at any time that it is varied.

Insurance Premium

We are not permitted to hold client money. All premiums must be paid directly to the following account:

Account Name: Davies MGA S Ltd Desig. - Coalition Insurers Trust Account - GBP

Account No.: 63524981

Sort Code: 20-77-75

Bank Name: Barclays Bank Plc

Bank Address: Barclays Bank UK Plc, 1 Churchill Place, Canary Wharf, London E14 5HP

Swift Code: BUKBGB22

IBAN: GB28 BUKB 20777563524981

We have entered into a written agreement with Allianz Global Corporate & Specialty SE that all premiums you pay to us are held on trust as agent of the insurer by our regulatory principal Davies MGA Services Limited (“Davies”). In accordance with this agreement, premiums are treated as being received by the insurer when received into the Davies insurer trust bank account and any premium refund is treated as received by you when it is actually paid over to you.

Awareness of policy terms

When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that details the cover you have in place. If you are in doubt over any of the policy terms and conditions, please contact us promptly.

Law

Unless agreed by prior and mutual written consent, English law will apply to these Terms & Conditions and legal arbitration of any other aspect of your relationship with us. We supply the policy documents and communicate with you in English only. Insurance documentation is provided in electronic formats. Please contact us by emailing help@coalitioninc.com if you would like us to send you paper copies available free of charge.

Complaints

We strive to offer an excellent level of service in all aspects of our business. Still, if you are not happy, we ask that you contact us as soon as possible so we can seek to reach a fair and timely resolution to your complaint. Our complaints procedure is available on request.

You can contact us by emailing legal@coalitioninc.com

When you are not happy with how we have handled a complaint (a) if you meet the current Financial Ombudsman Service (“FOS”) criteria, you are entitled to refer the matter to the FOS. You can obtain further information, including contacting the FOS from www.financial-ombudsman.org.uk, email:

complaint.info@financial-ombudsman.org.uk or phone 0800 023 4567 and/or

(b) you may submit a dispute for online resolution to the European Commission Online Dispute Resolution platform. You can find this platform and more information about it

here: <http://ec.europa.eu/consumers/odr>

Cancelling the policy

You may cancel the policy at any time before its expiry, and a refund of any premium which you have already paid for the remaining period of the policy will be issued, provided that you have not made a claim, in which case no refund will be due to you.

To cancel any insurance policy, please notify us by emailing help@coalitioninc.com

Financial Services Compensation Scheme

As the Appointed Representative of Davies, we are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation from the FSCS depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk. Their telephone number is 0800 678 1100 or 020 7741 4100.

Available online : <https://www.coalitioninc.com/en-gb/legal/terms-of-service>