

(Please read the terms below as failing to comply with all the terms below can lead to your policy being cancelled due to non-payment, and we have the right to retain our full commission and admin fee.)

Thank you for taking out a policy with us recently. CJS Risk Management Ltd T/A CJS Risk Management (Financial Conduct Authority Number: 721504) is an Appointed Representative of Bennett Gould & Partners (Dorset) Ltd ("BGP") (Financial Conduct Authority Number:310780), which is authorised and regulated by the Financial Conduct Authority.

Account Name: Bennett Gould & Partners Ltd Client Account
Bank: Barclays
Bank Address: Barnett & Hampstead Business Banking,
PO Box 12820
1250 High Road
Whetstone
London
N20 OWE

Account No: 60135585
Sort code: 20 36 16
SWIFT: BARCGB22
IBAN: GB74 BARC 20361660135585

Deposit:

We will require a minimum deposit of 10% of the total premium due, this includes any broker fee, underwriting fee, admin fee and insurance premium tax we quoted to you. This will be required before any policy documents can be released. This deposit is to be transferred into the company account of which I have displayed above. We can issue a receipt for this if needed. **We reserve the right to cancel any policy if you fail to sign the finance agreement within the allotted 14 days. You will then be invoiced for the time you were on cover, failure to pay this within 7 days will result in the case being handed over to our Debt Collectors and an additional 15% added to the invoice to cover the Debt Collectors charges.**

Our Finance Option:

Sole Trader / Partnership

The finance company will need to do its checks. We will need full names of the proprietors, home address' and date of births. We will also require your bank account details (Sort code, account number, account name) to set up the remaining balance up on finance, this will come at 7% interest. The account details will also be required before any policy documents can be released. **We reserve the right to cancel any policy if you fail to sign the finance agreement within the allotted 14 days. You will then be invoiced for the time you were on cover, failure to pay this within 7 days will result in the case being handed over to our Debt Collectors and an additional 15% added to the invoice to cover the Debt Collectors charges.**

Please note the finance will be done on 10 monthly payments however the policy will run for 12 months.

Limited Company

We will require your bank account details (Sort code, account number, account name) to set up the remaining premium up on finance, this will come at 7% interest. The account details will also be required before any policy documents can be released. **We reserve the right to cancel any policy if you fail to sign the finance agreement within the allotted 14 days. You will then be invoiced for the time you were on cover, failure to pay this within 7 days will result in the case being handed over to our Debt Collectors and an additional 15% added to the invoice to cover the Debt Collectors charges.**

Please note the finance will be done on 10 monthly payments however the policy will run for 12 months.

Insurers Finance Option:

In some circumstances the insurer may offer finance options which are at lower interest rates than we can offer through our partner finance companies. We will let you know the interest rate before you can agree to the finance deal. If you decide to go for this offer, you will need to pay any admin fees to us directly, as the insurer will not add this onto their finance option. There will also be a direct debit mandate from the insurer that will need filling out, signing and returning to us within 14 days. Failure to complete this within the allotted time will lead to your policy being cancelled for non-payment. **We reserve the right to cancel any policy if you fail to sign the finance agreement within the allotted 14 days. You will then be invoiced for the time you were on cover, failure to pay this within 7 days will result in the case being handed over to our Debt Collectors and an additional 15% added to the invoice to cover the Debt Collectors charges.**

Paying in full:

If you would like to pay the full premium in one it is to be done to the account detailed above. We can issue a receipt for this if needed. **Failure to pay this within 7 days will result in the case being handed over to our Debt Collectors and an additional 15% added to the invoice to cover the Debt Collectors charges.**