

## Summary Terms of Business

1. Allpropertyclaims Ltd [ APC ] is authorised and regulated by the Financial Conduct Authority [ FCA ], Reg. No. 63020. APC is able to carry out insurance mediation and has permission from the FCA to assist in the administration and performance of a contract of insurance.
2. The service provided by APC consists of dealing with a client's property insurance claim and carrying out building repairs. It is the former activity which is regulated by the FCA.
3. We agree to provide our services once you have confirmed our appointment in writing. Our appointment requires that you instruct insurers to deal with us in performing our services and that we receive settlement monies from the claim which we shall be apply toward the provision of our services described below.
4. APC will :
  - a. Attend to your premises to survey the damage, take measurements and photos and obtain information on the incident.
  - b. Prepare a detailed report with a schedule of works and costs which we shall with submit to the Insurer as part of your claim
  - c. Follow up with the Insurer to understand the required next steps and to arrange a meeting with its loss adjuster or agent
  - d. Attend your premises to meet with the loss adjuster or agent and negotiate for a settlement of the cost of reinstatement works at your property.
  - e. Contact the office of the loss adjuster or agent to pursue settlement of your claim
  - f. Conduct negotiations with the Insurer if required to pursue the Settlement
  - g. Following Settlement to appoint solely our contractors and solely our suppliers to carry out reinstatement works
  - h. Project-manage reinstatement works to your reasonable satisfaction
5. If you instruct us in the performance of all of these services we will waive our fees. However, you will be liable to pay our fees if you decide not to let us carry out reinstatement works at your property or to perform the services set out in a-h.
6. Our fees are charged at the rate of £140 per hour plus VAT prior to our agreeing the settlement of your insurance claim. After settlement our fees are charged at our hourly rate or at our option as our loss of profit from works we have been unable to carry out plus the cost of any works carried and any costs we incur from the cancellation of purchase orders issued to our contractors.
7. We may elect to stop providing our services to you if you fail to provide us information which we require to obtain a settlement of your insurance claim, you prejudice our efforts to negotiate with your insurer or you delay, interfere or obstruct us from carrying out reinstatement works at your property or you prevent our application for settlement monies or make any unauthorized application yourself.
8. Our appointment is made subject to an irrevocable assignment of your rights to ourselves under the policy of insurance in relation to your insurance claim.
9. Our company policy is that your personal information will not be disclosed to other parties except businesses within the same group, our compliance advisers, our auditors and any organization requiring access to such information for regulatory purposes or any person having legal entitlement.

Our appointment is subject to contract and includes within it the full set of Terms of Business which are available upon written request and supersedes any previous representations made pre-contract.

We are committed to treating customers fairly [ TCF ] and to following established TCF principles to bring a high level of customer care to our business. These principles are embedded in our culture to support you throughout the duration of your claim and provide a consistent and reliable service for you.

We hope your experience with Allpropertyclaims is positive. In the unlikely event it is not, we aim to resolve complaints at the earliest opportunity. Complaints about any aspect of our service should be made to Allpropertyclaims1417/1419, London Road, Norbury, London SW16 4AH. Details of our procedure in respect of complaints and disputes is available upon written request. You may also contact the Financial Ombudsman Service (FOS) by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) during any stage of your complaint for free and impartial advice and guidance in respect of the insurance mediation aspect of our service. If your complaint relates to a buildings dispute and if we are unable to resolve your complaint using our own complaints procedure, as we are a Which? Trusted trader you may use the Dispute Resolution Ombudsman for dispute resolution. They can be reached by email at [info@disputeresolutionombudsman.org](mailto:info@disputeresolutionombudsman.org)