

Product Value Assessment – SME Package (LMA 9197)

| Carrier name | Premco Underwriting on behalf of certain underwriters at Lloyd's and in the London Market |
|-------------------------------|---|
| Broker name | Premco Underwriting |
| Product name | SME Package |
| Reference/UMR [Binder] | B1201J231183 B1201J221335 B1053BA20114 B6967WRBSC23060 |
| Reference [Class of Business] | Property led commercial combined |
| Date | July 2022 |

Manufacturer Information

Product information

This insurance product is designed for customers in the retail, hotel, public house, restaurant, social club or leisure industries or who work form an office.

This policy wording is reviewed at least annually in the first instance by Premco Underwriting and subsequently by the insurance carriers.

Premco Underwriting is considered a joint manufacturer of this insurance policy.

The product covers the property of the business and the consequential loss of profits or revenue suffered by the customer following loss of or damage to the property insured. In addition the insured can select a number of other covers including, Money, Trade all risks, Goods in transit, Computer breakdown, Employee dishonesty, Employers liability, Public liability, Products liability, and Legal expenses insurance.

We recommend risks are submitted by distributors with the information contained in our Premco application form.

Target market

This product is intended for commercial businesses, including micro-enterprises and small businesses.

Types of customer for whom the product would be unsuitable

Any customer type not detailed above.

Any notable exclusions or circumstances where the product will not respond

The product sales literature includes a relevant policy summary highlighting significant exclusions and circumstances under which the policy will not respond.

Policy wordings and policy summaries should be provided with each quotation and are readily available from Premco.

Cover will not be provided if any of the Conditions Precedent included in the insurance contract, subject to the provisions of the Insurance Act, have not been satisfied.

Other information which may be relevant to distributors

Premco provides this product on a non-advised basis.

| Date Fair Value assessment completed | July 2023 |
|--------------------------------------|-----------|
| Expected date of next assessment | July 2024 |



| The following should only be co completed and provided by Dist | | the Broker Information section belo | w has been |
|--|---|---|----------------------------------|
| Total commissions | | 27.5% - 30% | |
| Total fees | | £25 - £100 | |
| Total other Distributor remunera | tion | None | |
| | | utor Information | |
| Distributor in direct contact with Distributor in direct contact with | pleted for all the carrier ar the customer cluding fees a | Distributors in the chain. Distributor nd the highest Distributor number sh r. The information provided should a and commissions) of each Distributo | nould be the include the type |
| Distributor 1 – Premco Under | writing | | |
| Retained commission | 10% | | |
| Fees | £25-£100 | | |
| Other remuneration | None | | |
| Explanation of activities provide | d | | |
| Select all that apply: | | | T |
| Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. | | Yes□/No⊠ | |
| Wholesale - The broker works of Representative instructions pay client. | | ing brokers/Appointed d to the best interests of the end | Yes⊠/No□ |
| Advised – the product is sold on an advised basis | | Yes⊠/No□ | |
| Non-Advised – the product is sold on a non-advised basis Yes⊠/No□ | | Yes⊠/No□ | |
| Claims – the broker provides claims first notification of loss Yes⊠/No□ | | | Yes⊠/No□ |
| Other – please describe | | | Yes□/No□ |
| product's value. | ducts/activitie | s sold alongside the product which | may affect the |
| Select all that apply: | | | |
| Legal expenses | | | Yes⊠/No□ |
| Gap cover | | | Yes□/No⊠ Yes□/No⊠ |
| Key cover | | Yes□/No⊠ | |
| Emergency home cover Loss recovery (pays for a loss assessor to act on insureds behalf) | | Yes□/No⊠ | |
| Breakdown cover | | Yes□/No⊠ | |
| Windscreen cover | | Yes□/No⊠ | |
| Courtesy car cover | | Yes□/No⊠ | |
| Risk Management services e.g. health & safety assessment, consultancy | | Yes□/No⊠ | |
| Premium finance (if offered by the same provider) | | Yes□/No⊠ | |
| Other – please describe | | Yes□/No⊠ | |
| | | | |
| Information on how the selected | products abo | ove affect the product's value | |



| The cover is enhanced and the policyholder received additional protection by the inclusion of legal expenses insurance. | | |
|---|---|----------------------|
| It is confirmed that the above re with the regulatory obligations o | muneration paid by the customer is consistent f Distributor 1. | Yes⊠/No□ |
| Distributor 2– [insert name] | | |
| Retained commission | | |
| Fees | | |
| Other remuneration | | |
| Explanation of activities provide | d | |
| Select all that apply: | | |
| | ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations | Yes□/No□ |
| | on the producing brokers/Appointed ing due regard to the best interests of the end | Yes□/No□ |
| Advised – the product is sold or | n an advised basis | Yes□/No□ |
| Non-Advised – the product is s | old on a non-advised basis | Yes□/No□ |
| Claims – the broker provides cla | aims first notification of loss | Yes□/No□ |
| Other – please describe | | Yes□/No□ |
| product's value. | ducts/activities sold alongside the product which | may affect the |
| Select all that apply: | | Yes□/No□ |
| Legal expenses Gap cover | | Yes□/No□ Yes□/No□ |
| Key cover | | Yes□/No□ |
| Emergency home cover | | Yes□/No□ |
| | ssessor to act on insureds behalf) | Yes□/No□ |
| Breakdown cover | • | Yes□/No□ |
| Windscreen cover | | Yes□/No□ |
| Courtesy car cover | | Yes□/No□ |
| Risk Management services e.g. health & safety assessment, consultancy | | Yes□/No□ |
| Premium finance (if offered by the same provider) | | Yes□/No□ |
| Other – please describe | | Yes□/No□ |
| | | |
| Information on how the selected | products above affect the product's value | |
| | | |
| It is confirmed that the above re with the regulatory obligations o | muneration paid by the customer is consistent f Distributor 2. | Yes⊠/No□ |
| Distributor 3– [insert name] | | |
| Retained commission | | |



| Fees | | |
|--|---|----------------|
| Other remuneration | | |
| Explanation of activities provide | d | |
| Select all that apply: | | |
| | ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations | Yes□/No□ |
| | on the producing brokers/Appointed ing due regard to the best interests of the end | Yes□/No□ |
| Advised – the product is sold or | n an advised basis | Yes□/No□ |
| Non-Advised – the product is s | old on a non-advised basis | Yes□/No□ |
| Claims – the broker provides cla | aims first notification of loss | Yes□/No□ |
| Other – please describe | | Yes□/No□ |
| Information on any ancillary procuproduct's value. Select all that apply: | ducts/activities sold alongside the product which | may affect the |
| Legal expenses | | Yes□/No□ |
| Gap cover | | Yes□/No□ |
| Key cover | | Yes□/No□ |
| Emergency home cover | | Yes□/No□ |
| | ssessor to act on insureds behalf) | Yes□/No□ |
| Breakdown cover | | Yes□/No□ |
| Windscreen cover | | Yes□/No□ |
| Courtesy car cover | | Yes□/No□ |
| • | health & safety assessment, consultancy | Yes□/No□ |
| Premium finance (if offered by the | | Yes□/No□ |
| Other – please describe | | Yes□/No□ |
| Information on how the selected | products above affect the product's value | |
| | | |
| It is confirmed that the above re with the regulatory obligations o | muneration paid by the customer is consistent f Distributor 3. | Yes□/No□ |
| Distributor 4– [insert name] | | |
| Retained commission | | |
| Fees | | |
| Other remuneration | | |
| Explanation of activities provide | d | |
| Select all that apply: | | |
| | ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations | Yes□/No□ |



| Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Claims – the broker provides claims first notification of loss Yes No Other – please describe Ves No Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Sepan Yes No Gap cover Yes No Key cover Yes No Emergency home cover Yes No Emergency home cover Yes No Understead on cover Yes No Windscreen cover Yes No Windscreen cover Yes No Windscreen cover Yes No Courtesy car cover Yes No Risk Management services e.g. health & safety assessment, consultancy Yes No Premium finance (if offered by the same provider) Yes No Other – please describe Yes No It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Yes No Wholesale - The broker works on an advised basis Yes No Non-Advised – the product is sold on an advised basis Yes No Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. | Yes□/No□ |
|--|--|----------------|
| Claims – the broker provides claims first notification of loss Yes //No // Other – please describe Yes //No // Other – please describe Yes //No // Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes //No // Cap cover Key cover // Yes //No // Loss recovery (pays for a loss assessor to act on insureds behalf) Presal/No // Breakdown cover // Yes //No // Windscreen cover // Yes //No // Courtesy car cover // Yes //No // Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- (insert name) Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Wholesale - The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised - the product is sold on an advised basis Yes //No // Non-Advised - the product is sold on a non-advised basis Yes //No // Claims - the broker provides claims first notification of loss Yes //No //No // Other - please describe | Advised – the product is sold on an advised basis | Yes□/No□ |
| Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes□/No□ Gap cover Yes□/No□ Key cover Yes□/No□ Emergency home cover Yes□/No□ Loss recovery (pays for a loss assessor to act on insureds behalf) Yes□/No□ Breakdown cover Yes□/No□ Windscreen cover Yes□/No□ Risk Management services e.g. health & safety assessment, consultancy Yes□/No□ Premium finance (if offered by the same provider) Yes□/No□ Other – please describe Yes□/No□ It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Yes□/No□ Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appoint | Non-Advised – the product is sold on a non-advised basis | Yes□/No□ |
| Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes_\[/ No_\] Gap cover Yes_\[/ No_\] Emergency home cover Yes_\[/ No_\] Loss recovery (pays for a loss assessor to act on insureds behalf) Yes_\[/ No_\] Breakdown cover Yes_\[/ No_\] Windscreen cover Yes_\[/ No_\] Risk Management services e.g. health & safety assessment, consultancy Yes_\[/ No_\] Premium finance (if offered by the same provider) Yes_\[/ No_\] Other – please describe Yes_\[/ No_\] It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes_\[/ No_\] Non-Advised – the product is sold on a non-advised basis Yes_\[/ No_\] Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Claims – the broker provides claims first notification of loss | Yes□/No□ |
| Select all that apply: Select all that apply: Legal expenses | Other – please describe | Yes□/No□ |
| Select all that apply: Select all that apply: Legal expenses | | |
| Legal expenses Yes /No Gap cover Yes /No Emergency home cover Yes /No Loss recovery (pays for a loss assessor to act on insureds behalf) Yes /No Breakdown cover Yes /No Windscreen cover Yes /No Windscreen cover Yes /No Risk Management services e.g. health & safety assessment, consultancy Yes /No Other – please describe Yes /No Other – please describe Yes /No Distributor 5 – [insert name] Retained commission Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker provides claims first notification of loss Yes /No Claims – the broker prov | | may affect the |
| Gap cover Key cover Key cover Regency home cover Loss recovery (pays for a loss assessor to act on insureds behalf) Breakdown cover Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes No Non-Advised – the product is sold on a non-advised basis Yes No Information on any ancillary products/activities sold alongside the product which may affect the product's value. | | |
| Key cover | Legal expenses | Yes□/No□ |
| Emergency home cover Loss recovery (pays for a loss assessor to act on insureds behalf) Pres://Noc Breakdown cover Yes://Noc Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes://No: Non-Advised – the product is sold on a non-advised basis Yes://No: Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Gap cover | Yes□/No□ |
| Loss recovery (pays for a loss assessor to act on insureds behalf) Preakdown cover Windscreen cover Windscreen cover Yes No Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5 – [Insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes No Non-Advised – the product is sold on a non-advised basis Yes No Non-Advised – the broker provides claims first notification of loss Yes No Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Key cover | Yes□/No□ |
| Breakdown cover Windscreen cover Windscreen cover Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Ves /No Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Emergency home cover | Yes□/No□ |
| Windscreen cover Courtesy car cover Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Loss recovery (pays for a loss assessor to act on insureds behalf) | Yes□/No□ |
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| Risk Management services e.g. health & safety assessment, consultancy Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes No Non-Advised – the product is sold on a non-advised basis Yes No Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Windscreen cover | Yes□/No□ |
| Premium finance (if offered by the same provider) Other – please describe It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Yes /No Other – please describe | · · · · · · · · · · · · · · · · · · · | Yes□/No□ |
| Other – please describe Yes /No | , , | |
| It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Yes /No Non-Advised – the product is sold on a non-advised basis Yes /No Claims – the broker provides claims first notification of loss Yes /No Other – please describe | , , , | |
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| Distributor 5- [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct - The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised - the product is sold on an advised basis Non-Advised - the product is sold on a non-advised basis Yes /No Non-Advised - the product is sold on a non-advised basis Yes /No Claims - the broker provides claims first notification of loss Yes /No Other - please describe | | Yes□/No□ |
| Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Yes //No // Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | | |
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| Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | | |
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| Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Yes□/No□ Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Yes□/No□ Advised – the product is sold on an advised basis Yes□/No□ Non-Advised – the product is sold on a non-advised basis Yes□/No□ Claims – the broker provides claims first notification of loss Yes□/No□ Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value. | | |
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| understand the demands and needs of the insured and then obtain quotations from insurers. Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Advised - the product is sold on an advised basis Non-Advised - the product is sold on a non-advised basis Yes //No // Claims - the broker provides claims first notification of loss Other - please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Select all that apply: | |
| Representative instructions paying due regard to the best interests of the end client. Advised – the product is sold on an advised basis Non-Advised – the product is sold on a non-advised basis Yes□/No□ Claims – the broker provides claims first notification of loss Yes□/No□ Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | understand the demands and needs of the insured and then obtain quotations | Yes⊔/No⊔ |
| Non-Advised – the product is sold on a non-advised basis Claims – the broker provides claims first notification of loss Other – please describe Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Representative instructions paying due regard to the best interests of the end | Yes□/No□ |
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| Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Non-Advised – the product is sold on a non-advised basis | Yes□/No□ |
| Information on any ancillary products/activities sold alongside the product which may affect the product's value. | Claims – the broker provides claims first notification of loss | Yes□/No□ |
| product's value. | Other – please describe | Yes□/No□ |
| | | may affect the |
| | | |



| Legal expenses | Yes□/No□ |
|--|----------|
| Gap cover | Yes□/No□ |
| Key cover | Yes□/No□ |
| Emergency home cover | Yes□/No□ |
| Loss recovery (pays for a loss assessor to act on insureds behalf) | Yes□/No□ |
| Breakdown cover | Yes□/No□ |
| Windscreen cover | Yes□/No□ |
| Courtesy car cover | Yes□/No□ |
| Risk Management services e.g. health & safety assessment, consultancy | Yes□/No□ |
| Premium finance (if offered by the same provider) | Yes□/No□ |
| Other – please describe | Yes□/No□ |
| It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 5. | Yes□/No□ |

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