

For further information you can visit FOS website www.financial-ombudsman.org.uk. You may also refer to the EU Online Dispute Resolution Platform <https://webgate.ec.europa.eu/odr>. Balens are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Balens cannot meet their financial obligations concerning losses arising out of insurance advice. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any intermediaries owe er you should be aware that under the non statutory trust

temporarily held to advance credit to clients generally. A copy of the Deed of Trust is available on request or may be inspected at our premises during normal office hours. If you object to your money being held in a non statutory client trust account you should advise us immediately. Otherwise your agreement to pay the premium together with your acceptance of these Terms of Business will constitute your informed consent to Balens holding your money in a non statutory client trust account for the purpose of some transactions. Client money may pass through other authorised intermediaries before it is received by the insurer. Interest will not be paid to customers in respect of money held in client bank accounts.

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