



Conditions for Guaranteed Rates on Commercial Connect

Quotations obtained from the KC Connect web site are guaranteed for 30 days from the date of issue, as shown on the printed quotation. For this guarantee to be effective, the following conditions must be adhered to:

- The user must be an appointed Agent of the insurer concerned and must be acting within the terms of the agency agreement.
- The guarantee does not apply to contracts renewing with the insurer.
- A printed copy of the 'cover email' must accompany the Proposal Form or Statement of Fact and details of the risk at inception must be identical on both.
- The Proposal Form or Statement of Fact and accompanying documentation must be submitted to the insurer within 14 days of inception.
- Incorrect or misleading information input on to the web site will render the guarantee ineffective. For example, an inappropriate description of a business or trade type.
- All messages, terms and other information given on the quotation must be taken into account before the quotation is given.

In addition to the above, the customer agrees to use KC Connect only for their own business purposes and not to market, lease, rent, distribute or commercialise in any manner the site whether by way of providing consultancy or computer bureau services or otherwise.

Further, the customer agrees not to release, disclose or make available any part of KC Connect, including the customer's own unique password and access ID to any other party.

In addition, please remember that for a quotation to be guaranteed and for the insurer to be on cover, the case must be validated to ensure that all of the acceptance criteria for that scheme have been met.

The system will do this automatically when the 'Proceed' option is selected and all of the questions have been answered. If the case 'fails' this check, the reasons will be displayed.

Questions can then be amended (if appropriate) and a further check undertaken. If the risk passes validation, a message will be displayed and documentation can then be downloaded.

A Proposal Form or Statement of Fact can only be produced when these rules have been met.

A Proposal Form or Statement of Fact must accompany EVERY request for cover sent to an insurer.

If these rules are not met in full, then an insurer may refuse to accept the risk.