

**Bennett Gould & Partners Ltd
Introducer Agency Agreement**

Rennie House, 57-60 Aldgate High Street, London, EC3N 1AL



This agreement between

(the "Introducer")

of

and

Bennett Gould & Partners Ltd

of

Rennie House, 57-60 Aldgate High Street, London, EC3N 1AL

is intended to regulate the conduct of general insurance business and related advice and services provided by Bennett Gould & Partners Ltd to clients introduced by the Introducer. The Agreement is subject to:

- a) The rules and regulations of the Financial Conduct Authority.
- b) The Terms of Business of Bennett Gould & Partners Ltd.
- c) Meeting any additional requirements imposed by Bennett Gould & Partners Ltd existing compliance procedures.
- d) English Law.

1.0	Duties of Bennett Gould & Partners Ltd
1.1	Bennett Gould & Partners Ltd hereby agrees:
1.1.1	To advise clients and do all things in connection with the implementation and administration of its recommendations in accordance with the rules and regulations of the Financial Conduct Authority.
1.1.2	To account to the Introducer for any commissions due to the Introducer on premiums received relating to introductions by the Introducer.
1.1.3	To monitor the activities of the Introducer as an Introducer and ensure that the rules and regulations of the Financial Services Authority are not breached.
1.1.4	Meet with the Introducer periodically to review the working of the Agreement.
2.0	Duties of the Introducer
2.1	The introducer hereby agrees:
2.1.1	To limit its actions, under this Agreement to effecting introductions to Bennett Gould & Partners Ltd and distribution of non-real time financial promotions which relate to products or services available from or through Bennett Gould & Partners Ltd.
2.1.2	Not to deal in or arrange (bring about) general insurance contracts.
2.1.3	Not to provide any advice or recommendations to clients or potential clients on the matter of general insurance or general insurance contracts.
2.1.4	Not to assist clients in the administration of any general insurance contract.
2.1.5	Not to handle any client money.
2.1.6	To generally co-operate with Bennett Gould & Partners Ltd in the monitoring of the Introducer's behaviour.
2.1.7	To advise Bennett Gould & Partners Ltd of any material fact(s) (including any changes to information supplied in the signed Application document) which may influence Bennett Gould & Partners Ltd in deciding whether to continue or terminate this contract.
2.1.8	To allow Bennett Gould & Partners Ltd auditor's rights of access to the books, accounts and vouchers of the Introducer and to supply information and explanations as may be requested by Bennett Gould & Partners Ltd auditor.
2.1.9	<ul style="list-style-type: none"> a) To permit representatives of the FCA, or persons appointed for the purpose by the FCA, to have access, with or without notice, during reasonable business hours to any of its business premises. b) To answer truthfully, fully and promptly all questions which are reasonably put to it by representatives or appointees of the FCA.
3.0	Name
3.1	Advice on general insurance and all related services will be provided under the name of Bennett Gould & Partners Ltd and provided solely by Bennett Gould & Partners Ltd staff.
4.0	Confidentiality
4.1	Bennett Gould & Partners Ltd shall treat all information supplied to it by Introducer as confidential and shall not divulge such information to any Third Party other than as may be required in the course of arranging general insurance (for example to an insurance company) or as required by the rules and regulations of the Financial Conduct Authority or by Law.

5.0	Commissions
5.1	All business transacted for and on behalf of an introduced client during the first 12 months of a general insurance policy being incepted by Bennett Gould & Partners Ltd will be subject to the terms of this Agreement.
5.2	Qualifying income will be an agreed % or flat rate amount derived from the commission element of premiums received from the introduced client.
5.3	All remuneration due to the Introducer derived from commission will be agreed prior to Bennett Gould & Partners Ltd's conclusion of any general insurance contract with the introduced client. Both parties reserve the right to negotiate alternative terms for specified clients.
5.4	Where an insurance contract is cancelled mid-term, which results in a refund of commission and/or fees being made to the client, the Introducer will immediately return an amount of the income received from Bennett Gould & Partners Ltd in direct proportion to the amount of commission and fees returned to the client or there will be cessation, or reduction in, "on account" payments to the Introducer until such time as the Introducer's total payments have been brought back to the agreed share or until this has been settled as part of the balancing exercise at the end of the accounting year.
5.5	Income received from the renewal of business originally introduced by the Introducer will form part of this Agreement.
6.0	Additional Business
6.1	Business transacted by Bennett Gould & Partners Ltd following a referral from our client will not be subject to this Agreement.
7.0	Termination
7.1	This Agreement shall be terminated by one months notice given by either party in writing or immediately should the Introducer be discovered to be in breach of its duties as described in this Agreement.
7.2	On expiry of the notice: <ul style="list-style-type: none"> a) Bennett Gould & Partners Ltd shall continue to manage the client's general insurance arrangements until notified to the contrary by the client. b) Income shall be distributed for those insurances incepted or renewed prior to the termination of the Agreement. c) The right of Bennett Gould & Partners Ltd to reclaim any commissions previously paid on Policies that subsequently lapse or are cancelled during any initial commission earnings period will not be affected by the termination of this Agreement.
7.3	This Agreement shall be terminated immediately in the event of the Introducer being placed under investigation, charged or found guilty of fraud, civil or criminal offences material to the operation of the business, the subject of this Agreement.
8.0	Assignment
8.1	This Agreement may not be assigned to any other party.
9.0	General Provision
9.1	The client will become the client of Bennett Gould & Partners Ltd for the purposes of this Agreement.
9.2	A copy of this Agreement will be made available to the client upon request.

Signed for on Behalf of the **Introducer**

Full Name:

Signature :

Position In Company:

Date:

Signed for on Behalf of **BGP**

Full Name:

Signature :

Position In Company:

Date: