

INSURANCE REMUNERATION AND DISCLOSURE INFORMATION

Client name:	The Chiltern Hills Academy
Renewal date:	1 st September 2015

Our Remuneration

We are paid a commission by insurers unless we agree an alternative with you prior to your commitment to purchase which will always be confirmed in writing to you.

We may receive payments from insurers for work undertaken by us on behalf of insurers and which insurers would, otherwise, be required to carry out ("Work Transfer"). This may, amongst other activities, include the binding of cover, the issue and production of policy documentation and the settlement of claims within prescribed limits. These Work Transfer payments will be received and retained by us. If "work transfer" applies to your insurance arrangements this is detailed below.

Please note that no profit share income is earned on any of the insurances quoted.

Where we receive money from you or the insurer in relation to insurance placed under a delegated authority we will hold this subject to Risk Transfer. This means that when you pay us premium it will be treated as having been received by the Insurer. If the insurer pays us claims money or premium refunds this is also treated as belonging to the insurer until we remit it to you.

Please refer to our Terms of Engagement for further information.

Policy type:	Overseas Travel & Personal Accident Insurance for schools		
Details of who we have approached for a quotation	ACE European Group Limited		
Reasons for approaching the market/s detailed above	 We have approached a single insurer for a quotation: As we have negotiated a specialist product for use by educational establishments. 		
Insurer/provider	Our roles	Our remuneration (continued)	
ACE European Group Limited	In sourcing insurances for you and in the event of a claim we act as your agent. In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the	Work transfer: Yes	
	insurers which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. We can only place your business under a delegated authority where we reasonably consider that this meets		



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	your insurance requirements.		
Policy type:	Engineering Inspection		
Details of who we have approached for a quotation	RSA Insurance Group Limited		
Reasons for approaching the market/s detailed above	 We have approached a single insurer for a quotation: As we have negotiated a specialist product for use by educational establishments. 		
Insurer/provider	Our roles	Our remuneration (continued)	
RSA Insurance Group Limited	In sourcing insurances for you and in the event of a claim we act as your agent.	Work transfer: No	



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