

# Standard Terms of Contract

Santova Financial Service UK Ltd is an Appointed Representative of MNK Re Limited which is authorised and regulated by the Financial Conduct Authority. Santova Financial Service UK Ltd is a company registered in England and Wales number 12852155 with its registered office at Suite A Ventura House, Ventura Park Road, Tamworth, Staffordshire, United Kingdom, B78 3LZ.

All business is undertaken subject to the terms and conditions set out in the relevant policy wording of each specific insurance product as well as in the relevant Disclosure to Client document, signed with Santova Financial Services UK Ltd and its designated representative. The relevant policy wording will be provided to you on completion of a specific insurance policy contract with the Insurer. Further copies are available on request at any time. No amendment to these terms shall be binding unless reduced to writing and authorised by the relevant Insurance Underwriter. These policy terms and conditions and any limits as well as the Disclosure to Client document shall apply.

## Protection of Personal Information

Santova Financial Services UK Ltd respects your privacy and confirms any email correspondence may contain personal details, belonging to you, others and/or to your company ("Personal Information"). By corresponding further with Santova Financial Services UK Ltd, you expressly give consent to Santova Financial Services UK Ltd to process and further process the Personal Information as may be contained in this communication. This processing shall be done in accordance with, but not limited to, the Data Privacy Policy. Please contact Santova Financial Services UK Ltd at [datamanager@santova.com](mailto:datamanager@santova.com) if you do not wish for your Personal Information to be processed by Santova Financial Services UK Ltd.

All business is undertaken subject to the [Data Privacy Policy](#) which describes how we look after your personal data generally and when you visit our website (regardless of where you visit it from), and describes your privacy rights under data protection laws. It is important that you read this privacy policy together with any other privacy notice or policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy supplements those other notices and policies and is not intended to override them. We may update the [Data Privacy Policy](#) at any time.

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Santova Financial Services UK Ltd will not email any change in banking details and any such correspondence purported to come from Santova Financial Services UK Ltd should be considered as a cyber fraud scam. Kindly refrain from making any payments into any purported new bank account and should you receive any such request immediately contact your regular known Santova Financial Services UK Ltd Representative on a known contact number for your region as may be found at [www.santova.com](http://www.santova.com). We request that you remain vigilant and exercise caution when actioning payments to Santova Financial Services UK Ltd as Santova Financial Services UK Ltd shall not be liable for any loss or damage howsoever arising as a result of a payment made into a wrong account, a payment made into a new bank account not belonging to Santova Financial Services UK Ltd, a fraudulent scam, or as a result of any other cyber crime.

## Rates, Quotations and Estimates

Please note that all rates/quotations/estimates quoted are based on current conditions and may change without prior notice. Although Santova Financial Services UK Ltd makes reasonable efforts to obtain reliable information from third parties, Santova Financial Services UK Ltd cannot guarantee the accuracy and completeness of the information in quotes/estimates. All rates and charges are subject to change without notice. Santova Financial Services UK Ltd shall not be liable for any loss or damage howsoever caused by the use of any quote/estimate or reliance on its rates, charges and information. Quotes/estimates and all business is conducted strictly in terms of the relevant policy wording of each specific insurance product as well as the relevant Disclosure to Client document signed with your Santova Financial Services UK Ltd designated representative, a copies of which are available on request. E&EO.

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