# WORLDWIDE TRAVEL INSURANCE

## Associate scheme Application

### Associates scheme Application form

Please read the terms and conditions on the following pages before completing this form.

Full Company Name										
	number be	mber below if your company is regulated by the Financial Services Authority.								
FSA number		OR: Company is not regulated								
Г										
Address	Deet Oode									
L	Post Code									
Telephone No.	Fax No.									
Full Website URL										
E-mail										
What is the nature of your business?										
				ay Accommodation					Retail	
Financial Services				У					Other	
If 'other', please give a brief description:										
Which of our products are you interacted in offering to your pliceted (places tick are an error)										
	hich of our products are you interested in offering to your clients? (please tick one or more) avel Insurance: Other Insurance products: Other products (available through our sister sites)									
Travel Insurance:	ance produ In Car Brea					lac	ble through our sister sites)			
for EU residents		Reimbursement				rice				
for worldwide resider	EXCESS N	emburser	nent		ACCESSONE	55				
If your application is accepted we will provide web links for your site.										
Would you also like to receive brochures to include with any literature you give your clients?										
Web link only										
When was your company established?										
Who owns the compar										
How do you market your services?										
How many visitors (not hits) do you receive to your										
web site on a monthly basis?										
Please provide any further information that may be considered relevant										
									ayment of £20 applies each	
month; if you have not a										
We prefer to pay commission by credit transfer into your bank account. If you would like to receive commission this way, please enter your bank account details here (otherwise payment will be made by cheque)										
	account d	letails here	e (otherwis	e paymen	t will be	e made by	cheque)			
Account Name: Account Number:										
Bank Name & Address		Sort Code:								
Bank Name & Address	5									
FORM COMPLETED BY:										
		iree to the	torms an	d conditi	ons of	the Asso	ciato agroo	me	ant	
I have read, understood and agree to the terms and conditions of the Associate agreement. I am an adult of at least 18yrs of age.										
Your name:		Position in Company:								
Signature:				Date completed:						

Thank you for completing this form. Please return it to us, with a copy of your current brochure if appropriate.

## WORLDWIDE TRAVEL INSURANCE Associate scheme Application

## **Associate Agreement Terms & Conditions**

To join our Associate Scheme, you must submit an application by completing the form. You will be asked to confirm your agreement with the following terms and conditions, so please read them carefully.

#### This Agreement is between:

1. WORLD WIDE TRAVEL INSURANCE SERVICES LIMITED (WWT, "Us", "We") of 1-7 Commercial Road, Paddock Wood, Kent, TN12 6YT, UK WWT sell personal lines insurances, including travel insurance, to customers wishing to travel and WWT are authorized and regulated by the Financial Services Authority (FSA) to conduct non-investment insurance business, including advising customers and making arrangements for them to effect insurance policies

#### and

2. THE APPLICANT ("You", "Your")

You either

- a) Make arrangements for customers to travel and wish to sell travel insurance products to customers whose travel you have arranged. You are exempt from FSA regulation in relation to travel insurance sold to customers who are also purchasing travel arrangements from you, OR
- b) Are regulated directly with the FSA.
- c) You are not in the business of providing travel arrangements and associated products, although you do market such arrangements as a benefit to your customers and their employees, via an internet link.

#### 1. Payment of Commission

1.1 Where payment of the Product premium is made direct to Us, We shall account to You on a monthly basis, on or before the 15<sup>th</sup> day of the month, following which the Product is effected and payment of the Product premium is received by Us. At this time We will provide You with a statement showing the number of Products sold, the Product premiums and will make payment of the Commission due.

1.2 In limited situations and where WWT have a trading relationship of some standing with You, WWT may (in our absolute discretion) create a Trading Account with You to sell WWT travel insurance policies in relation to travel arrangements made through you, where the arrangements for the sale of the insurance are exempt from FSA regulation. Solely in those instances where a Trading Account has been created WWT will set up the Product but payment by the Customer may be made direct to You, who will then be obliged to pay the Product premium to Us, without deduction or set-off, save in respect of the commission properly due and payable in respect of the relevant Product. In such a case WWT will invoice You on the seventh (7<sup>th</sup>) day of the month after the Product is effected and You are obliged to pay the Product premium less the Commission (as provided above) within seven (7) days of Our invoice giving details of any Commission deducted.

1.3 If payment is not made by You on any due date We reserve the right to charge You interest on the amount unpaid at the rate of [5%] per annum above Lloyds Bank Plc's base rate from time to time until payment is made in full.

#### 2. Termination

This agreement may be terminated at any time by either party giving 30 days notice in writing to the other.

The agreement may be terminated immediately if you engage in any insurance activities that are regulated by the FSA and for which you do no have FSA permission or if you or WWT are in breach of any part of this agreement.

Should this agreement be terminated any work in progress will be completed by the parties and commissions or fees will be shared accordingly. Our right to reclaim any commissions previously paid on policies that have since lapsed will not be affected by the termination of this agreement.

You are only eligible to earn commissions on sales occurring during the duration of this Agreement and commissions earned up to the date of termination will remain payable only if the related applications are not cancelled and refunded. For this reason, WWT may withhold your final payment for a reasonable time following termination.

Upon termination of this Agreement, you will promptly return to us, or at our request, destroy any and all of our intellectual or proprietary property, information and/or materials in your possession and, subject to receiving written consent to the contrary from us, remove all hypertext links to Our Website from Your Website.

#### 3. Liability

Our liability to You shall be limited to the Commission payments which We are obliged to make to You and save as provided below We shall have no further liability to You under this Agreement in relation to the Product premium or otherwise. It is understood and accepted that this clause shall not affect either party's liability for death or personal injury caused by its negligence.

#### 4. No Agency or Partnership

It is understood and acknowledged that the arrangement between Us and You is one of introducing business to Us only and nothing in this Agreement shall constitute or be deemed to constitute a partnership or agency between the parties and You shall not have any authority to bind Us in any way and in particular You have no right whatsoever to sell or seek to sell Products to Our Customers.

You will not make any statement or representation, whether on your website or otherwise, that you are connected or affiliated with our website or us other than for the purpose of referring users to our website as contemplated under this Agreement, or that otherwise reasonably would contradict anything in this Section.

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#### 5. Links to our Website

You may display links to Our Website in as many areas of Your Website as you wish, using the complete URL provided on acceptance of your application. You agree that:

5.1 You will display in your website only those images that are provided by us. You may not modify any of our images in any way. We reserve all of our rights in the icon, any other images, our trade names and trademarks, and all other intellectual property rights.

5.2 You will update such images with new images provided by us during the term of this agreement.

5.3 Your website will not, in any way, copy or resemble the look and feel of our website, nor will you create the impression that your website is part of our website.

5.4 You may not directly or indirectly offer any person or entity any consideration or incentive (including, without limitation, payment of money or awarding of any benefits) for using Links on your website to access our website.

5.5 You may not include Product prices within Your Website, as these may be subject to change. If you wish to link to specific pages on Our Website or to include information on your Website regarding our products, you must contact us and allow us to view the proposed information.

We may monitor your website to determine compliance with this agreement. We may revoke your license at any time by giving you written notice.

#### 8. Modification

We may modify any of the terms and conditions contained in this Agreement, at any time and at our absolute discretion. You will be notified by e-mail, and a change notice or a new agreement will be posted on our website. Modifications may include, but are not limited to, changes in the scope of available commission, fee schedules, payment procedures and Program rules. If any modification is unacceptable to you, your only recourse is to terminate this agreement. Your continued participation in the Program following our e-mail and posting of a change notice or new agreement on our website will constitute binding acceptance of the change.

#### 9. Miscellaneous

9.1 Each of the parties warrants its power to enter into this Agreement and has obtained all necessary approvals to do so.

9.2 This Agreement shall be governed by English law in every particular including formation and interpretation and shall be deemed to have been made in England. Both parties agree to submit to the exclusive jurisdiction of the courts of England and Wales.

9.3 It is understood and agreed that You shall bear exclusive responsibility for the payment of any tax of any kind including Insurance Premium Tax in respect of the payments made to the Introducer under this Agreement.

9.4 You shall not assign or sub-contract any of your rights or duties under this Agreement without Our consent in writing.

9.5 We will ensure that transactions undertaken on a Company Website will be processed in an efficient and timely manner and in accordance with Our Terms and Conditions, which are subject to amendment from time to time.

9.6 Both parties will keep all information relating to this agreement confidential and will not disclose it to any third party without the consent of the other party. 9.7 We will keep true and accurate books of accounts containing any data necessary for the determination of commission due under this agreement. You shall be entitled upon reasonable prior notice, for a date to be agreed by both parties and during normal office hours, to inspect such records for the sole purpose of verifying commissions payable under this Agreement. Please note: to protect applicant's privacy, the names and personal information of specific policyholders will not be provided to you.

Please now complete the Application form. We will assess your application in good faith and will notify you of your acceptance or rejection. We may reject your application if we determine (at our absolute discretion) that your website is unsuitable as an Associated site.

Your application will not be accepted if your website or literature includes:

a) Content that is in any way unlawful or in breach of intellectual property rights

b) Content that may be deemed harmful, threatening, defamatory, obscene or indecent, harassing, or discriminatory on the grounds of disability, race, sex, ethnicity, sexual orientation, age, or otherwise objectionable in any other manner.

We reserve the right to terminate the Agreement if, following our acceptance of your application, we deem your website or literature to be unsuitable. Unless your application is rejected for either reasons a) or b) as shown above, we will be pleased for you to reapply in future.