

## **TERMS OF BUSINESS**

### **About us**

For the purposes of this document, we are calling ourselves Stanhope Cooper. Stanhope Cooper Insurance Brokers Limited trading as Stanhope and Stanhope Cooper, Cedar Court, 5 College Street, Petersfield, Hampshire, GU31 4AE is registered at 16 Great Queen Street, Covent Garden, London, WC2B 5AH. Stanhope Cooper is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Its number on the Financial Conduct register is 447532. You can check these details on the Financial Conduct Register by visiting their website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Stanhope Cooper is a private limited company incorporated in England. We do not hold more than 10% of the voting rights or capital in any insurance undertaking. No insurance undertaking holds more than 10% of the voting rights or capital in Stanhope Cooper.

### **Our services and products**

As an independent insurance intermediary, we act as your agent. However, in certain circumstances, such as the collection of premiums and the issue of documentation, we may act for and owe a duty of care to others. We generally offer products from a range of insurers. You may, if you wish, ask to see the list of the insurers from which we have made a recommendation. Where, however, we select a specific product or service from a single provider to provide a cost-effective solution, we will make this clear to you. We will:

- advise and make recommendations after we have assessed your demands and needs
- keep you informed of the progress of our negotiations
- on your instructions, place the insurance or, if we are unable to do so, advise you accordingly – you should not assume that cover has been placed unless you have
- received confirmation from us.
- help with ongoing changes to cover
- assist in the event of a claim which is covered by the policies we have placed.

Upon occasion we may provide services which are not regulated by the FCA. If this is the case, you will be informed.

### **Methods of communication**

Our normal methods of communication will be email, telephone or post, in addition to any meetings we may have over the year. Please advise if you would prefer not to receive communications by any particular method.

### **Conflicts of Interest**

It is our aim to avoid any potential or actual conflicts of interest in our dealing with you, if a conflict does arise, we will advise you of this in writing. This agreement will not prevent us from acting for other clients who may be competitors of yours. In the event that we identify such a conflict of interest in our providing any services to you we will notify you as soon as reasonably practicable and where we are able to do so, agree how to continue to provide the services.

Nothing in this agreement overrides or discharges our duty to place your interests before all other considerations, nor shall this agreement override any legal or regulatory requirements which may apply to us prevailing from time to time regarding your insurance or reinsurance business or the handling of claims.

### **How to make a claim**

Some insurers have a Claims Notification Line. If this applies to you it will be shown in your policy. Look in your policy to see if this is available to you. Or you can contact us at the address or telephone number shown on our correspondence or at:

Stanhope Cooper, Cedar Court, 5 College Street, Petersfield, Hampshire, GU31 4AE  
Tel: 0207 7769 790  
Email: [info@stanhopecooper.com](mailto:info@stanhopecooper.com)

You may need to provide some information to enable your claim to be dealt with. This will depend on the type of claim you want to make. You will be asked for the information that is needed. You must provide promptly any information that is asked for. If you do not, your insurance may not pay out, or may not pay out enough. In certain circumstances late notification may result in your claim being rejected. Failure to provide requested documentation, fully assist or disclose all

material facts to the insurers may give the insurers cause to decline the claim. Please do not dispose of any damaged items, take as many photographs as possible and do not authorised any remedial works unless in the event of an emergency or to prevent any further damage.

In the event that the claim involves a third party then please pass on copies of all correspondence immediately.

#### **Quotations**

All quotations are valid for 30 days unless stated otherwise. Please be aware that a quote can be withdrawn or changed if the risk profile changes before cover is incepted.

#### **Client instructions**

In order for instructions sent via post, email or fax, to be processed they must be received by the relevant account handler. Until this time cover cannot be arranged or changed. In addition, we cannot accept instructions which have been left via any messaging service as neither party can guarantee that they have been received or actioned. Should instructions sent via post, electronically or telecommunications systems go missing or if there are failures in the postal system, we cannot accept responsibility for instructions which do not reach us.

#### **Documentation**

We strive to produce documentation which is clear, concise and in a comprehensive format. Should you have any queries or are uncertain on any aspect, our staff will be more than happy to clarify any points you may raise.

Although we have checked all documents for accuracy please take a moment to familiarise yourself with the finer points to ensure that they meet with your requirements paying particular attention to the terms, conditions, warranties, exclusions and any additional endorsements. Please let us know immediately if you are unable to comply with any of these or if there are any amendments required, as failure to do so could invalidate cover once it has been incepted.

Please retain a copy of all documentation (including certificates, particularly in the case of Employers' Liability) in a safe place for your own protection in the event that a claim may possibly be made. It is a requirement of the Road Traffic Act that you are in possession of a

valid certificate of insurance before using a vehicle on a public highway.

Duplicate policy documentation is available upon request.

#### **Block transfers**

We may, for some classes of insurance, operate block insurance arrangements in order to provide competitive terms. Should it become beneficial to our clients that we do so, we may transfer such blocks from one insurer to another. This document constitutes both your acceptance that we may make such arrangements at our discretion and your request for us to do so when appropriate.

#### **Transferred business**

Where we take over the management of policies originally arranged through another insurance broker or intermediary we do not accept liability for any errors, omissions or gaps in cover. In addition we cannot accept liability for any claim which may arise as a result of the advice given by that broker or intermediary. Should you have any concerns about a policy which has been transferred or if you require an immediate review please contact us. Otherwise all transferred policies will be reviewed at the renewal of the policy.

#### **Your money**

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for) or we hold it in an approved client bank account with Lloyds TSB in trust for you. We may extend credit to other customers from this account and, in some instances; we may need to transfer your money to another intermediary. However, because of the requirements of the FCA rules, your money will be protected at all times. We also reserve the right to retain interest earned on this account. By accepting our Terms of Business, you are giving your consent for us to operate in this way.

#### **Terms of payment**

Please note that you are responsible for the prompt payment of premiums and therefore we require payment of your premium by the inception or renewal date of your policy. Failure to settle your premium by this date may result in your insurer cancelling your policy and imposing a time on risk charge. We accept most major credit cards and also accept cheques and

bank transfers, for which we do not apply a charge.

In addition, you may be able to pay premiums in monthly instalments via insurers' direct debit facilities or a credit scheme with a finance provider which will most likely result in an additional charge. Full details of payment options will be available at quotation and renewal stage.

In the event that we receive no instructions or payment before the date of inception or renewal, we reserve the right (but shall have no duty) to renew your policy and (in respect of direct debit/instalment payments) to continue to accept payment from you unless and until you provide us or your insurance company with written confirmation that you would like to cancel your policy. In situations where we have anticipated (in the absence of instructions to the contrary) that renewal is required you may be liable to make payment to us and/or your insurance company.

#### **Personal credit checks**

Please be aware that when we approach insurers for quotations, some may conduct personal credit checks as part of the underwriting process. We have been advised that this will not have any detrimental effect on your credit rating or history but the search will appear on your record whether or not your application is proceeded with.

Where we have been asked to arrange personal premium finance we must comply with the Consumer Credit legislation and therefore we will pass on your name, address and date of birth to the provider in order for affordability assessments to be made. When assessing your application the provider may use credit scoring, automated decision making and credit reference agencies.

#### **Financial Crime**

We may ask you for evidence of your identity at the start of our business relationship. In the absence of such evidence, we may be unable to act for you. This is to help us to meet our obligations under anti-money laundering regulations. We observe sanctions legislation in the territories in which we operate.

We will use information about you and others named on your policy to check information against UK and other sanction lists. We comply with all applicable laws, regulations, codes, and

sanctions relating to anti-bribery and anti-corruption including but not limited to the Bribery Act 2010 and shall not engage in any activity, practice, or conduct which would constitute an offence.

#### **Your Responsibilities**

It is your responsibility to ensure that any proposal forms or any other applications that we complete on your behalf are accurate and complete. You must also review confirmation of cover/policy documents supplied by us to you to ensure that they accurately reflect your requirements. If we have provided your documents electronically, you can ask us for a paper copy. Particular attention should be paid to policy conditions, claims conditions and/or warranties (if applicable) as failure to comply may reduce or invalidate your cover. Should there be any discrepancies, you must notify us immediately.

It is your responsibility to ensure that all sums insured, and policy limits are adequate. Whilst we seek to assist in establishing and maintaining insured values and indemnity limits, we cannot accept responsibility for their accuracy.

#### **Duty Of Disclosure - Consumers**

If you are a consumer insured (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business, or profession) you have a duty to take reasonable care to answer the insurer's questions fully and accurately and to ensure that any information that you volunteer is not misleading.

This duty exists before your cover is placed, when it is renewed and any time that it is varied, and your policy wording may provide that it continues for the duration of the policy. If you do not do this, your insurer may be able to impose different terms on your cover, may charge you a higher premium or, in some circumstances, may be able to void your policy from inception and any claims under it would not be paid.

#### **Fair Presentation – Commercial Customers**

If you are a business insured (i.e. an insured who has bought insurance wholly or mainly for purposes related to their trade, business, or profession) the business has a duty to make a fair presentation of the risk to the insurer. This entails disclosing to the insurer every material circumstance which you know or ought to know. You should conduct a reasonable search to ascertain all material facts within your organisation, making enquiries of senior

management and other relevant individuals where necessary.

You must make accessible to us members of your senior management (or the most appropriate persons) to provide accurate, complete, and timely information to enable us to fulfil our obligations to make a fair presentation of your risk to insurers.

The disclosure should be made in a clear and accessible way.

This duty to make a fair presentation applies before your cover is placed, when it is renewed and any time that it is varied. Your policy wording may also provide that this duty continues for the duration of the policy.

A circumstance is material if it would influence an insurer's judgment in determining whether to accept the risk, or the terms of the insurance (including premium). If you are in any doubt whether a circumstance is material, we recommend that it should be disclosed.

Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or proportionally reduce the amount of any claim payable. In some cases, the insurer may be able to void the cover in its entirety and therefore any claims under the policy would not be paid.

#### **Failure To Disclose A Material Fact**

Insurers have differing remedies depending upon the nature of the non-disclosure and what would have happened had you fairly presented the risk:

Deliberate or reckless presentation of the risk: Insurers are entitled to avoid the policy and retain all premiums.

Failure to present the risk fairly but this was not deliberate or reckless: This depends on how the insurers would have dealt with the policy had the risk been fairly presented. If they can demonstrate that they would have not provided the policy, they are entitled to void the policy and no claims would be payable. You would be entitled to a refund of the premium. If insurers would have provided the policy but on different terms, those terms will be applied to the policy from inception. If insurers would have provided the policy and charged an increased premium, claim settlements could be reduced by the proportion of the increased premium.

#### **Warranties And Conditions Precedent**

A warranty is a term in an insurance contract which must be strictly complied with. In the event that a warranty is breached, the insurer's liability may be suspended until the breach is rectified. Cover is reinstated once the breach is rectified, however, insurers may have no liability to pay losses occurring or attributable to something happening during any such period of suspension.

Where a warranty or other term has been breached, insurers may still be liable to pay claims occurring during the breach period, provided the insured can prove that the breach did not increase the risk of the loss which actually occurred, and the provision breached does not define the risk as a whole.

Please also take particular note of any conditions precedent that appear in the policy. If a condition precedent to the validity of the policy or to the commencement of the risk is not complied with, the insurer will not come on risk. If a condition precedent to the Insurer's liability under this policy is not complied with, the insurer may not be liable for the loss in question. A condition precedent may exist in the policy using other terminology and without reference to the words 'conditions precedent'.

It is very important that you read the full policy carefully and, if you are unsure of, or are unable to comply with, any provisions, please contact us immediately.

#### **Reasonable Search**

You are required to make enquiries of anyone who might be able to give material information. This could include Directors, senior management, shop floor managers, and agents of the firm such as solicitors or accountants. You should fully disclose every material circumstance which you are aware of or ought to know you will also be required to conduct a 'reasonable search' of your records to ensure that you fully discharge your duty of fair presentation.

The reason why this is vital and extremely important is that if you fail to tell us something, your policy could leave you with no insurance protection; insurers may reduce or choose not pay any claims and could cancel your policy. You will find it difficult to re-arrange cover because you did not fully disclose an insurer everything, and you will have to disclose this fact when you reapply for insurance.

### **Credit agreement payment defaults**

If you fail to keep up with your instalment agreement payments the policy cover will cease and your credit rating may be affected. By entering into a credit agreement this gives the finance provider

the legal right to cancel the policy in the event that you default on the loan. Any refund will then be used to offset any outstanding premium you owe.

After cancellation, any outstanding time on risk charges or the reasonable costs incurred by the finance providers will be your responsibility. It will also be your responsibility to arrange alternative insurance arrangements.

### **Insurer solvency**

We cannot and do not guarantee the solvency of any insurer with which we place business nor do we rate or approve them in any way. We do, however, monitor the financial strength ratings provided by specialist rating agencies such as Standard & Poor's and A.M. Best and will only place business with insurers with a financial rating of BB or higher. If you require us to place business with an insurer which does not meet this rating level, we will ask you for specific approval to proceed. Where an insurer becomes insolvent, the liability for premium, whether in full or pro-rata, is yours. If requested, we will offer advice and provide you with assistance in submitting a claim for reimbursement.

### **Our Remuneration**

Payment for our services is by way of any one or a combination of the following:

- Commission from the insurer which is expressed as a percentage of the annual premium you pay. Commission will be taken by us on receipt of cleared funds from you or when the insurer has received the cleared funds from us depending on the arrangement in place with each insurer.
- An administration fee when taking out a policy with us, on mid-term adjustments and policy cancellations. Where we charge administration fees full details will be advised to you prior to inception of your policy.
- Other fees in place of, or in addition to, the commission we earn from insurers. We will advise you of any such fees before you take the policy out or before any mid-term adjustments.

Additionally, we also receive remuneration in certain circumstances as set out below:

- We may receive a payment from certain insurers based on meeting agreed criteria. We may receive a proportion of any such payment.
- If the type of policy we sell and / or our overall account with the insurer reaches specific profit targets we may receive an additional payment from the insurer.
- We may sometimes be paid Fees for Services. This is a payment made by an insurer in return for the provision of services over and above those covered by the commission paid.
- We may sometimes be paid Insurance Service Brokerage (ISB). This is a payment made by an insurer in return for the provision of services to support the development and administration of the insurer's insurance business where no commission is paid.
- Where you pay your premiums by monthly instalments, we receive a payment from the finance provider for introducing you, which is usually a percentage of the amount financed. Whilst we may recommend a provider to you, you remain free to make your own choice of premium finance provider.
- Where you purchase non-insurance products from us, we may earn a fee from the supplier that is usually a percentage of the purchase price.
- Where you agree to utilise the services of a third-party provider (e.g. replacement vehicle) we may earn a fee from that provider

You can ask us at any time for full details of the income earned by us in handling your insurance.

### **Our current fee structure per policy**

£50 - New Business

£50 - Renewal

£25 - Mid Term Amendment

£50 – Policy cancellation

#### **Specific scheme facilities:**

£25.00 – New Business (if under £250 before Insurance Premium Tax)

£50.00 – New Business (if over £250 before Insurance Premium Tax)

£50.00 – Renewal

NIL – Mid Term Amendment/Cancellation

### **Your right to cancel this insurance**

You will find full details of your cancellation rights, and any related charges that may be imposed by your insurer, in the terms and conditions of the insurance policy produced by your insurance company. Cancellation rights vary between insurers. Depending on the type of insurance, you will have either 14 or 30 days to cancel your policy with effect from the day you receive the full terms and conditions of the policy, or the day the policy is sold – whichever is the later.

Please note that a Cooling Off Period does not usually apply to policies of less than one month's duration, single-trip travel policies or commercial policies.

To cancel the insurance, contact us either by telephone or in writing, in each case keeping within the time limits set out in your policy documentation. If you cancel your policy within the Cooling Off Period you may be charged for the time during which you were temporarily covered, and other charges may be applied to cover the insurer's costs in arranging the cancelled policy.

### **Cancellation process**

Once we have been notified that you wish to cancel your policy you may be entitled to a refund or part of the premium paid. Please note that should any claim occur prior to the cancellation of the policy then you are not entitled to a refund.

Refunds are generally issued on a pro-rata basis, however in some instances this may not necessarily be the case. In addition please note the following:-

- where a policy is issued on a minimum and deposit basis the insurers do not normally provide refunds.
- the certificate (if applicable) will need to be returned before a cancellation is issued.
- where a policy is paid by Direct Debit and the policy is cancelled, there still may be an outstanding balance to settle.

### **Termination of this agreement**

Unless cancelled by either party, this agreement will remain in force in accordance to the terms below or there is no business placed with us. Should you wish to cancel our authority please provide 14 days written notice which will be measured from the date of receipt.

The outstanding balances for any adjustments or transactions made prior to the termination are still your responsibility and settlement will be required. We are entitled to retain commission and all fees in relation to policies placed by us prior to the termination of this agreement.

Should we be assisting you with a claim prior to the termination, this service will cease as we will no longer be your agent.

Your personal data will be retained in accordance with our Fair Processing Notice. Please refer to this document.

### **Call recording**

Calls to Stanhope Cooper may be recorded for compliance and monitoring purposes.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

### **Complaints**

It is our policy to promote the highest standard of service for our clients. We endeavour to ensure that all complaints are resolved satisfactorily and in a timely manner. If you have a complaint about our services, you may contact the member of our staff with whom you normally deal. Alternatively, please contact us at the address below:

Rachel Living, Stanhope Cooper, Cedar Court, 5 College Street, Petersfield, Hampshire, GU31 4AE. Telephone number 020 7776 9790 or by e mail: [rliving@stanhopecooper.com](mailto:rliving@stanhopecooper.com)

You may make your complaint either orally or in writing. We will acknowledge receipt of your complaint promptly in writing and give you our response at the time if we can. If following receipt of our final response or after eight weeks if we have not yet provided you with our final

response, if you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service (FOS) at Exchange Tower, London. E14 9SR Tel: 0800 023 4567. Further information is available on their website ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

#### **Who is an Eligible Complainant?**

- Any private individual
- A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
- A small business which has an annual turnover of less than £6.5 million and employs fewer than 50 employees or has a balance sheet total of less than £5 million
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business

If your policy is placed with a Lloyd's Syndicate and you wish to ask Lloyd's to investigate your complaint you may do so by contacting: Complaints Team at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN; [complaints@lloyds.com](mailto:complaints@lloyds.com); 020 7327 5693; [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

#### **Our Liability to you**

Unless we have otherwise agreed with you in writing, we shall treat your instructions to us to place or renew your insurances as acceptance of the limitation of our liability to you, and/or to any other person with an interest in your insurances. Our entire liability in contract, tort (including without limitation negligence) or otherwise will be strictly limited to £5 million in respect of all aggregated claims brought by you in respect of the services provided by us, save that the following is wholly excluded:

- loss of profits;
- loss of sale or business;
- loss of agreements or contracts;
- loss of anticipated savings;
- loss of use or corruption of software, data, or information;
- loss of or damage to goodwill; and/or
- indirect or consequential loss.

Our limit of liability detailed above relates to all and any claims brought against us, save for those claims made related to the following:

- resulting from our breach of the FCA's rules;
- or

- resulting from our fraudulent acts or any of our acts which are deliberately contrary to our agreement with you; or
- in relation to any liability for death or personal injury resulting from our negligence; or
- in relation to any liability which cannot lawfully be excluded or limited

#### **Governing law – For private clients only**

These terms of business will be governed and construed solely in accordance with the law of England and Wales. Any legal action or proceedings that may arise out of or in connection with them will be subject to the exclusive jurisdiction of the English courts

## Fair Processing Notice

This document explains how we use personal information.

**You have the right to object to us using your personal information. You can do this at any time by telling us and we will consider your request and either stop using your personal information or explain why we are not able to do so. Our contact details can be found below.**

### What information do we require?

Stanhope Cooper will collect personal data about you which will include your name, address, details of your insurance requirements and contact information. Depending on the nature of the insurance we will also need to collect sensitive personal information such as health conditions or any convictions. Please refer to the list below for more examples:-

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help us manage policies and assess claims
- tracking and location information if it is relevant to your policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to your policy or claim
- criminal convictions if it is relevant to your policy or claim
- accessibility details if we need to make reasonable adjustments to help business activities if it is relevant to your policy or claim

This information can relate to anyone seeking an insurance quote from us now or in the future or whose details are provided during the quotation process policyholders and anyone named on or covered by the policy. It will even extend to anyone who may benefit from or be directly involved in the quotation, policy or a claim. Before you disclose any information about another person you must make sure that you have their permission to give us these details and that they understand how it will be used (which conveniently brings us to the next point).

### Why we need to take these details

We will use the personal information in a number of ways:

- to provide quotes, administer policies and policyholder claims to fulfil our contract
- deal with complaints and prevent financial crime to meet our legal obligations
- to send marketing information if we have received your specific consent
- to manage our business and conduct market research to meet the legitimate needs of our business

### What we do with your data

All of this data will be processed and stored by our staff based in the UK where it is protected by UK law. We may transfer your personal information to Insurers or other third parties to manage your insurance policy or claim; this could be inside or outside the EU. Some of the organisations we share your personal information with have servers outside the EU The information will be treated as confidential and will not be disclosed to any third parties other than:-

- insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement, the Financial Ombudsman Service (FOS); and other organisations that provide services to us or you

- in the event of a claim we may need to forward your details to a loss adjustor or third party who is involved in the settlement of a claim
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example; the Motor Insurance Database (MID) and the Insurance Fraud Bureau (IFB) our approved suppliers to help deal with claims or provide our services, for example; vehicle repairers, legal advisors, loss adjusters, premium finance companies and risk surveyors
- prospective buyers in the event Stanhope Cooper Insurance Brokers Ltd wishes to sell all or part of its business or block transfer insurance risks to another provider

In certain events it may be necessary to source your personal data from publicly available sources, including information you have made public, for example on social media, fraud prevention agencies or law enforcement agencies.

In addition, we will use your information to tell you about changes which may affect your insurance or advice on risk management. We may also tell you about other products and services that Stanhope Cooper can offer which would complement your existing portfolio. You can opt out from this at any point.

#### **How long do we retain your details?**

The information you provide will be kept for as long we need it to administer your policy. We will then keep these details for 7 years after your policy lapses if required to by the Insurer. If there is no contractual agreement then it will still be deleted after 7 years.

#### **What are your rights?**

At any time you can ask to view the information that we hold on file for you. If for any reason the information is incorrect you can ask for it to be updated or even deleted. In addition you can ask that we restrict the use of your data, object to how we use you data or completely stop using the information we hold on file. However please note that if we do not hold all the relevant details this will affect our capacity to manage your policy or assist in the event of a claim. Formally this is referred to as:-

- a data subject access request the right of rectification
- the right to be forgotten
- the right of restriction
- the right to object

**If you wish to exercise any of these rights or have any questions about how we use your personal information you can do so by contacting our Director:**

- Address: Cedar Court, 5 College Street, Petersfield, Hampshire, GU31 4AE
- Email: [info@stanhopecooper.com](mailto:info@stanhopecooper.com)
- Phone: 0207 7769790

Or if you wish to make a complaint we encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioner's Office (ICO) <https://www.ico.gov.uk>.

#### **Changes to our Fair Processing Notice**

Occasionally it may be necessary to make changes to this notice. When that happens we will provide you an updated version at the earliest opportunity. The most recent version will always be available on our website.