Terms and Conditions – RIBA Promotion - AR38-2023b

1. **Promoter’s name and address:** RIBA Financial Services Limited is an introducer appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the FCA. Registered address: Spectrum Building 7th Floor, 55 Blythswood Street, Glasgow G2 7AT (the “Promoter”).

2. **Promotion:** The Promoter guarantees to beat the premium on the renewal of your office insurance policy by £5 or more, subject to the eligibility terms set out below.

3. **Promotion Period:** This Promotion applies to quotes requested/policies purchased between 1st April 2023 and 31st March 2024 (inclusive).

4. **Eligibility:**
   a. This Promotion:
      i. only applies to customers purchasing an office insurance policy for the first time through the Promoter;
      ii. is subject to the customer qualifying for a quote and the Promoter being able to provide a quote in the first instance; and
      iii. is only applicable in respect of like for like cover.

   b. In order to benefit from this Promotion, you must:
      i. be a new customer of the Promoter;
      ii. not have had any claims in the last 5 years;
      iii. contact the Promoter on by either calling 0800 062 2042 or sending an email to ribaia@aig.com;
      iv. and provide evidence of your 2022/2023 renewal schedule/quote when you approach the Promoter to arrange your office insurance policy.

   c. This Promotion is not available in conjunction with any other offer.

   d. This Promotion only applies to office insurance products and does not apply to other insurance products offered by the Promoter.

   e. Discounts provided in this Promotion are subject to availability and may be varied over time.

5. **General:**
   In the event of unforeseen circumstances, the Promoter reserves the right to: (a) substitute alternative discounts/rewards of equivalent or greater value; and (b) in exceptional circumstances, amend or foreclose the Promotion without notice.

   No correspondence will be entered into regarding any of the terms and conditions or the conduct of the Promoter in administering this Promotion.

   This Promotion and its terms shall be governed by the laws of England and Wales and any disputes arising out of it will be subject to the exclusive jurisdiction of the Courts of England and Wales.
6. **Data Protection and Privacy:** In order to participate in this Promotion you will need to provide the Promoter with your personal data. For information on how the Promoter will use your personal data and how you may exercise your rights in respect of that information, please refer to the Promotor's Privacy Notice at https://www.ajg.com/uk/brokerage-privacy-policy/.

7. **Marketing:** The Promoter may process your personal data for marketing purposes with your consent, based on a legitimate business interest, or as otherwise permitted by law. You can opt out of marketing communications at any time by contacting the Promoter at uk.unsubscribe@ajg.com.