bspoke
fee protection

# FEE PROTECTION INSURANCE

your policy wording.



# welcome.

Thank you for arranging your insurance with us.

This policy wording describes your contract of insurance. Please read it carefully along with your Policy Schedule which shows the insured, your level of cover and details of any excess applicable. You will find these documents in your welcome/renewal pack. Please check these documents as the information must be correct.

We have tried to make this document easy to read. However, we still had to use some words that have a special meaning these are listed and explained in the 'definitions' section.

The policy is underwritten by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited. The authorised insurers have agreed to cover you, subject to the terms and conditions contained in this document and the accuracy of any information provided by you, against the approved time costs spent in dealing with any insured event as defined by this policy. This will include any necessary Alternative Dispute Resolution Facilitations and Lower and Upper Tier Tribunal. This is a Claims Made policy meaning any claim must arise during a period of cover. The authorised insurers' details appear in the About Your Policy section.

Thanks again for choosing Bspoke Fee Protection.

Kevin Igoe
Managing Director

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# important contact details.

If you have any questions about the policy, please contact Bspoke Fee Protection.

| | |
|---|---|
| Claim notification | There is an online portal available for you to make claims using the login details we will provide. Alternatively, you may contact us using the details below:<br><br>T: 0333 240 8590<br>E: claims@bspokefeeprotection.co.uk<br>W: www.bspokefeeprotection.co.uk |
| Sales & administration queries | T: 0333 240 8590<br>E: enquiries@bspokefeeprotection.co.uk |

# making a claim.

This policy is on a Claims Made basis, any Claims must be notified to Bspoke Fee Protection during the period of insurance or no later than 30 days after the expiration of the policy. All claims must be notified within 30 days of the client receiving an enquiry/compliance check notice or you become aware of the event (either verbally or in writing), or of any costs being incurred. Any costs must be authorised in advance and in writing by us.

We can, at any time, require you to take (in your client's name), all steps necessary to enforce their rights against any third party.

# cancelling this policy.

## Your right to cancel

You can cancel your insurance policy at any time by contacting Bspoke Fee Protection.
If you cancel your policy within 14 days of your start date or renewal date, providing no claim has been submitted, we will refund your full premium, less any costs incurred for marketing/mailing purposes and a deduction for any time on risk.
After 14 days there is no right of cancellation, and the full years premium remains payable.
If you wish to cancel your policy at any time, please contact Bspoke Fee Protection using the contact details listing in the "important contact details" above.

## Our right to cancel

We may at any time cancel or amend this policy at our discretion by sending at least 14 days' notice to you at your last known correspondence or email address.

Valid reasons may include but are not

limited to:

a) non-payment of Premium

b) threatening and abusive behaviour

c) failure to provide documents

d) non-compliance with policy terms and conditions

e) a change in your circumstances means that we can no longer provide cover

f) where we identify your involvement in, or association with, insurance fraud or financial crime

g) where you have misrepresented or provided false information to the questions asked you when purchased, renewed or amended your policy.

If we cancel the policy, you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided cover unless a claim has been made or there has been an incident likely to result in a claim.

# how to make a complaint.

It is the intention to give you the best possible service but if you do have any questions or concerns about the administration of the insurance or the handling of a claim you should contact Bspoke Fee Protection using the details below:

| | |
|---|---|
| For complaints about any aspect of a policy or a claim please contact telephone number and email address. | T: 0333 240 8590<br>E: complaints@bspokefeeprotection.co.uk |

In all correspondence, please state that your insurance is provided by Bspoke Fee Protection and quote your policy number or claims reference.

### Financial Ombudsman Service

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
T: 0800 023 4567
W: www.financial-ombudsman.org.uk/contact-us/complain-online

### Financial Services Compensation Scheme (FSCS)

If Accelerant Insurance UK Limited cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

# about your policy.

## About us

Your policy has been arranged by Bspoke Fee Protection which is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered in England and Wales Company Number. 09284678. Registered Office: Brookfield Court, Selby Rd, Leeds LS25 1NB. You can check our details on the Financial Services Register https://register.fca.org.uk.

## About your insurer

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited. Accelerant Insurance UK Limited which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658)

## Your duties

The cover in this policy is valid providing:

- You and the nominated clients have kept to all the terms and conditions of the policy.
- The information confirmed on your current schedule and when registering a claim is true and complete.

## Governing law

Unless we have agreed otherwise with you, this insurance is governed by English Law and all communication shall be conducted in English.

## Rights of third parties

This contract is between you and the authorised insurers. Nobody else has any rights they can enforce under this contract, including under the Contract Act 1999 (Rights of Third Parties)

# Important Information.

Please take time to read your policy documents in full to make sure you understand the cover provided.

In return for the payment of your premium we will provide the insurance cover detailed in your policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the period of insurance.

Your policy is valid for the period of insurance as shown on your policy schedule.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type and level of cover your policy provides.

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out, make changes to, or renew this policy.

You must notify us as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify us of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may charge you an additional premium, we may not pay any claim in full or your policy could be invalid.

## Changes that may affect your cover

You must tell us as soon as possible about any changes to the information you provided when you purchased or renewed this policy, for example:

- Increase in client numbers (above 10%) for full group schemes;
- Increase in hourly charge out rates;
- Any material increase in the risk of a claim;
- Mergers or acquisitions of another practice or practitioner.

This is not an exhaustive list and any changes you tell us about may affect your cover or result in a change to your premium. If you are unsure whether a change may affect your cover, please contact us.

# policy definitions.

Wherever the following words or phrases appear within this policy they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

| | |
|---|---|
| Endorsement | A variation in the terms, or a change in the details, of your policy. |
| HMRC | HM Revenue and Customs |
| Insured Event | The date on which the client receives notification of an enquiry or Compliance check |
| Insurer | Bspoke Underwriting UK Ltd on Behalf of Accelerant Insurance UK Limited. |
| Nominated Clients | Those clients for whom you are the self-assessment tax return agent and you have informed us are to be included in your Tax Investigations Service in the manner agreed. |
| Period of Insurance | The dates shown on your Schedule of Insurance along with any further periods for which we accept your premium on the basis that policy terms are not affected. |
| Professional Fees | Reasonable fees and disbursements incurred by you at the agreed rates with our prior written consent, including VAT where it cannot be recovered. |
| Schedule of Insurance | The document showing the details of this policy including periods of insurance, policyholder, insurer and cover. The Schedule is part of this policy, and a new schedule will be issued then the policy is altered or renewed. |
| Tax Investigation Service | A contract for services between the policyholder and nominated clients of the policyholder. |
| Territorial Limits | Great Britain and Northern Ireland, excluding the Isle of Man and the Channel Islands |
| VAT | Value Added Tax. |
| We/Us/Our | Bspoke Fee Protection as a trading style of Bspoke Commercial Limited |
| You/Your/Policyholder | The company, firm, partnership or business proprietor named in the policy schedule who operates a Tax Investigation Service who has been approved by us, in writing, in advance of being instructed to act in any claim |

# your cover.

The following are elements for the contract of insurance between you and us based on information you have provided to us. Please read them carefully and if you require any amendments please return them to us for correction. Keep the policy safe in case you need to refer to it.

- Your policy,
- The Schedule,
- Endorsements.

It is important that you:

- tell us about any material circumstances which affect your insurance and which have occurred either since the policy started or since the last renewal date
- check that the Sections you have requested are included in the Schedule;
- check that the information you have given us is accurate;
- keep a written record (including copies of letters) of any information you give us when you renew this policy;
- comply with your duties under each Section and the insurance as a whole.

A circumstance is material if it would influence our judgement in determining whether to provide the cover and, if so, on what terms. If you are not sure whether a circumstance is material please ask us. If you fail to tell us it could affect the extent of cover provided under the policy.

The following sections outline the cover that is available under this policy. The sections we have agreed to cover will be shown on your Schedule along with any limits of indemnity or excesses if applicable.

Cover is provided on the basis that:

1. You are the self-assessment tax return agent when the enquiry/dispute commences.
2. You/your client must cooperate with our requests for information and the nominated client must have given a full and truthful account of their tax affairs to the best of your knowledge.
3. There has been no failure to notify liability to HMRC as required.
4. Any dispute must be economically viable and have 51% or more prospects of success.
5. Fees must be authorised by us in advance in writing/email.
6. There were no material facts that should have been disclosed to us prior to a nominated client joining your service or occurring during a period of cover prior to a claim arising.

**WHAT IS COVERED:** We will pay the professional fees in dealing with a range of tax investigations by HMRC that are part of a valid claim occurring and notified to us during the period of insurance including:

1. A Self-Assessment Tax Return Enquiry

This will feature the issue of a notice under S9A/S12AC TMA 1970 or paragraph 24(1) Schedule 18 FA 1998.

2. A notice issued under Schedule 36 FA 2008

Where HMRC exercise their power to request entry to a person's business premises and inspect the business premises, assets, goods and documents.

3. VAT / PAYE / CJRS / Construction Industry Scheme/National Minimum Wage Compliance Visit Cover

Where HMRC wish to carry out a routine VAT / PAYE / CJRS / CIS / NMW Compliance Visit where it is considered that professional representation is necessary, and the matter cannot be dealt with by the client alone. This will include desk-based compliance checks.

4. VAT Dispute

Where HMRC state there has been an underpayment of VAT and are seeking to collect the relevant amount.

5. PAYE / CJRS / NIC / Construction Industry Scheme Disputes

Where HMRC state there has been an underpayment of tax/NIC and are seeking to collect the relevant amount.

6. Employment Status Dispute

Where HMRC state that an individual previously classed as self-employed should have been treated as an employee and are looking to collect tax/NIC from the nominated client.

7. IHT Cover

Where HMRC enquire into an IHT return which has been wholly prepared and submitted by You.

8. Gift Aid Inspections

Where HMRC check the operation of a Gift Aid Scheme.

9. Partners / Directors Cover

Where HMRC launch either a self-assessment tax return enquiry or an Intervention or a nudge letter is issued into the personal returns of the partners and directors and their spouses and company secretaries (for whom you are the tax return agent) of a company or partnership included as a nominated client in your Service

All policy terms and conditions that apply to nominated clients will also apply to individuals included here.

This cover will not extend to rental income or sole trader activities in excess of £50,000 per annum (before costs and expenses) or any other business activities.

10. Application for a Judicial Review

An application (during the course of a valid claim under the Policy) to the Administrative Court to challenge a decision of an official or Tribunal where there is no other legal recourse available to the nominated client.

11. Code of Practice 8 Investigations

Where HMRC conduct an investigation whilst issuing Code of Practice 8.

12. IR35 Status Check

Where HMRC wish to check if a client falls within the scope of IR35.

13. IR35 Disputes

This is where HMRC states a client should be subject to the IR35 legislation and wishes to collect tax/NIC from the nominated client following a PAYE Compliance visit or the issue of a notice under paragraph 24(1) Schedule 18 FA 1998 into the nominated client.

It will feature a dispute over whether Tax/NIC is due.

14. Interventions Cover

Where HMRC issue a routine letter or telephone call with a view to obtaining clarification on particular points on a specified self-assessment tax return without the issue of a statutory notice not dealt with or excluded under any other section of this policy. This will include discovery enquiries.

15. Nudge Letters

Where HMRC issue a letter as a result of information received from third parties where they are asking nominated clients if their tax liabilities have been correctly declared. Cover will not extend to replying where a reply has not been requested by HMRC or any cases where a disclosure has to be made.

16. Stamp Duty Land Tax

Where HMRC launch an enquiry into a SDLT return of a nominated client prepared and submitted by you.

17. Tax Credits/Student Loan

Where HMRC wish to enquire into the tax credit/student loan position of a nominated client.

18. ATED Return Enquiries

Where HMRC wish to check the ATED returns prepared and submitted by you for a nominated client.

19. Probate Enquiries

Where HMRC enquire into returns prepared and submitted by you for a nominated client/estate

## WHAT IS NOT COVERED

The following apply to all aspects of the cover and should be read in conjunctions with the General Policy Conditions and Exclusions:

**Pre-Existing Events**

Any claim that originates from a matter that existed before the first period of insurance unless a full disclosure was made to us, and we have accepted the increase in risk in writing.

**HMRC Fraud Investigations Service**

The is no cover under this Policy for any enquiry by, or on behalf of, HMRC Fraud Investigations Service, except those conducted under Code of Practice 8 where that cover is taken out.

**Voluntary Disclosure**

Investigations following a voluntary disclosure made to HMRC of taxes due as a result of the policyholder making an incorrect return or failure to notify liability (whether or not under an amnesty or Offshore Disclosure Facility)

**Tax Schemes**

Enquiries into a Tax Planning arrangement (for the purpose of any direct or indirect taxes or Stamp Duty in respect of which HMRC has allocated a Scheme Reference Number (SRN) under the Disclosure of Tax Avoidance Schemes regulations (DOTAS) for disclosure in a tax return or where an SRN would have been issued but for a failure to notify HMRC (whether by the scheme promoter or the policy holder).

**Late Submissions**

Claims where tax returns have not been submitted within 90 days of the statutory filing deadlines unless the reason for the late submission is accepted in writing by HMRC.

Amendments must be made within 12 months of the statutory filing deadline of the original return.

**Making Good Costs**

Any costs of making good deficiencies in books, records, accounts or returns or work ordinarily capable of being done by a client.

**Tax Credits or CIS**

Any enquiry or dispute arising from or relating to Tax Credits or CIS Gross Payment Status disputes.

**Fines, Penalties or Damages**

Any taxes, fines, penalties, interest, compensation or damages payable.

**Account Reconciliations**

The reconciliation of accounts with VAT returns or the reconciliation of CIS returns with P35's.

**Professional Valuations**

The cost of obtaining Professional Valuations after a claim has commenced or after a client's tax return has been submitted to HMRC.

**Criminal Investigations**

Criminal investigations or prosecutions including those under Section 60 VATA 1994.

**Bankruptcy, Liquidation or Winding up**

Any costs incurred if, either before or during a claim, other than for a Members Voluntary Liquidation, the client:

a) Is or becomes bankrupt or has filed a petition for bankruptcy or a winding-up petition; or
b) Enters into a Deed of Arrangement with creditors; or
c) Enters into liquidation; or
d) Puts part or all of its affairs or property into the care or control of a receiver or administration; or

No longer wishes you to act for them or you cease to act for a client subscribing to the firm's Tax Investigations Service.

**Third Party Costs**

Unless authorised by us in advance in writing

**Research and Development Compliance Checks**

Where a detailed report has not been prepared by you prior to the submission of the Research and Development claim to HMRC.

**Specialist Tax Claims**

Any tax claims not prepared by you. For example, capital allowances. theatre tax and orchestra tax.

**Failure to Keep Records**

Costs incurred as a result of a failure to keep adequate records as required by HMRC.

**Familiarisation Time**

For areas of cover where you do have to prepare the accounts/tax returns under scrutiny familiarisation time will not be covered.

# policy exclusions.

The following exclusions apply to this policy.

### Illegal Activities

We will not pay for any loss or liability arising from any illegal or criminal act by you or any nominated client.

### Other Insurances

We will not pay any claim where there is another insurance policy in force in your name which covers you for the same loss.

### War and Civil War

Any direct or indirect consequence of war, invasion, acts of foreign enemies, hostiles (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

### Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. Any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.

### Cyber

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### Radiation

Any direct or indirect consequence of: i) Irradiation, or contamination by nuclear material; or ii) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or iii) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

### Pollution

Pollution unless any loss or damage arises as a direct result of an accident. For the purpose of this exclusion, Pollution means a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to: (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of terrorism, and (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and b) all loss, accidental damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.

### Asbestos

Losses or indirect losses arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, sale, use or exposure to asbestos materials or materials containing asbestos.

### Communicable Disease

Notwithstanding any provision herein, this insurance does not cover any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

a) Coronaviruses; and

b) Coronavirus disease (COVID-19); and

c) Severe acute respiratory syndrome coronavirus 2 (SARS- CoV-2); and

d) any mutation of or variation of a), b) or c) above; and

e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and

f) any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

# policy conditions.

The following conditions apply to this policy.

### Reasonable precautions

You, and your clients, must take all reasonable precautions to prevent a claim and minimise costs.

### Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

### Subrogation

Anyone making a claim under this policy must, at Our request and expense, do everything We reasonably require to enforce a right or remedy or obtain relief or indemnity from other parties to which we will become entitled or subrogated because of payment for or making good loss. We may require You to carry out such actions before or after We make any admission of or payment of a claim.

### Fraud:

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

• making a statement to us or anyone acting on our behalf, knowing the statement to be false;

• sending us or anyone acting on our behalf a document, knowing the document to be forged or false;

• making a claim for any loss or damage you caused deliberately or

• Acting dishonestly or exaggerating a claim

We;

a) are not liable to pay the claim: and

b) may recover from you any sums paid by us to you in respect of the claim; and

c) may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

### The Contracts (Rights of Third Parties) Act 1999

We will not provide compensation in respect of any claim relating to any non-contracting party's rights to enforce all or any part of this policy. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy.

# data and privacy notice.

Bspoke Commercial Ltd

We are Bspoke Commercial Limited, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is ZA142428. Our registered address is Brookfield Cort, Selby Road, Leeds, LS25 1NB

This privacy notice covers the processing of data for individuals and companies that we have a prospective or existing business relationship with and as a result we process their data to manage this relationship.

This privacy notice does not apply to any customers/policyholders related to Bspoke Commercial Limited. We refer to these individuals as "you/your” in this notice.
We are dedicated to being transparent and this privacy notice tells you what we do with the information that we collect about you.

We process your personal data in accordance with the relevant data protection legislation. We are the data controller for the data that we process about you, and we will not collect any information from you that we do not need for the purpose of managing the business relationship.

You can find more information and full details of our Privacy notices on our website at www.bspokecommercial.co.uk or by following this link.

## Bspoke Underwriting Ltd

We are Bspoke Underwriting Limited, our data controller registration number, issued by the Information Commissioner’s Officer, is Z7739575.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

## Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

## What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a Personal Accident policy, we may process some special categories of your personal data, such as information about your health. We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

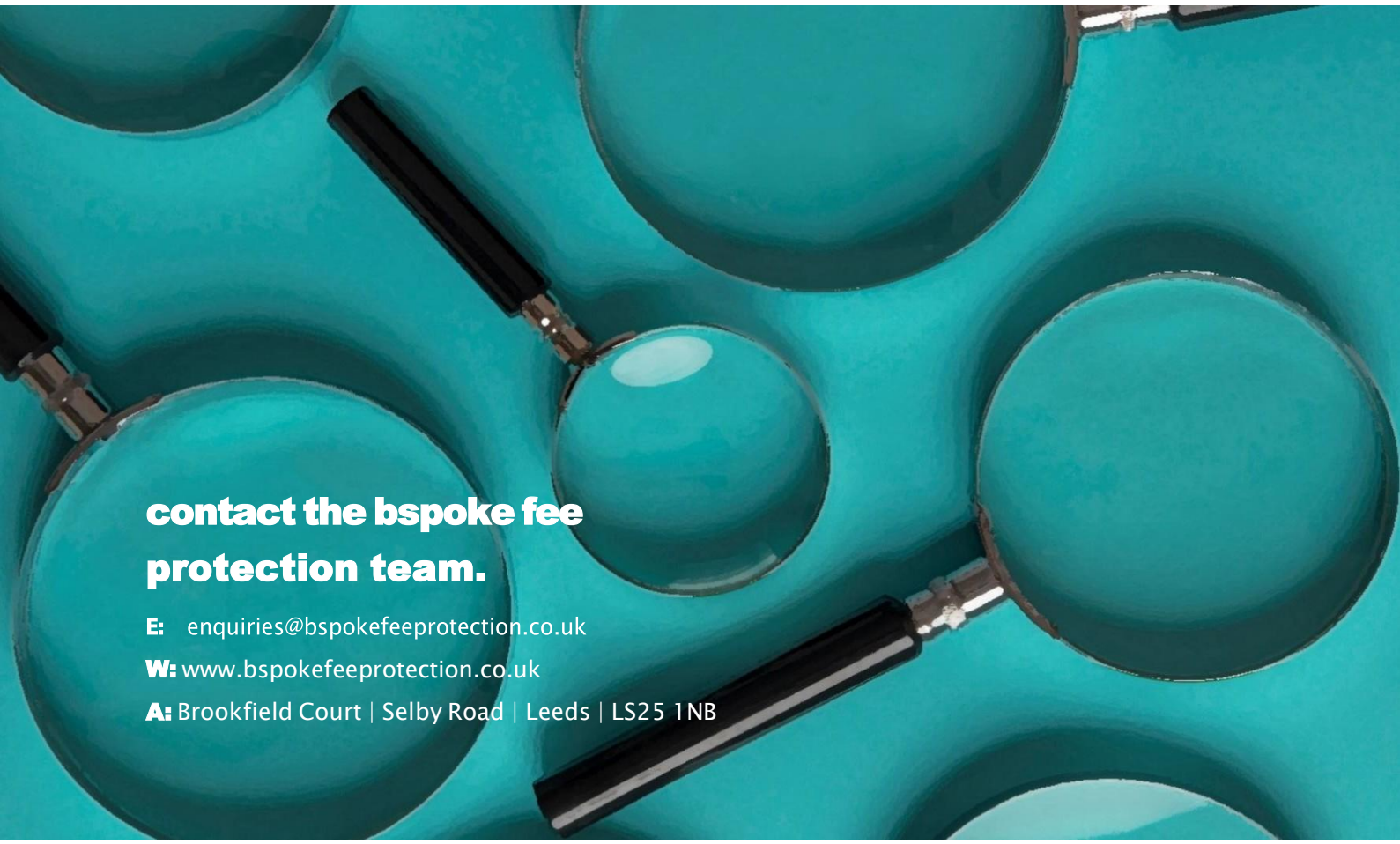
We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

### Privacy Notice

You can get more information about this by viewing our full Privacy Notice online at https://bspokegroup.co.uk/wp-content/uploads/2023/04/Bspoke-UW-Privacy-Policy-APR23.pdf or request a copy by emailing us at dataprotection@bspokeunderwriting.co.uk. Alternatively, you can write to us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Rd, Leeds LS25 1NB.

### Accelerant Insurance UK Limited

Certain personal data related to this policy is also processed by Accelerant Insurance UK Limited, which underwrites the risks under this insurance policy. Accelerant Insurance UK Limited acts as an independent data controller for limited purposes such as portfolio and risk management, regulatory oversight, and compliance with applicable laws. Accelerant does not collect personal data directly from individuals but receives it from Bspoke Commercial Limited as part of policy administration. Further information on how Accelerant Insurance UK Limited handles personal data is available at: https://accelerant.ai/privacy-policy/ .



## contact the bspoke fee protection team.

**E:** enquiries@bspokefeeprotection.co.uk
**W:** www.bspokefeeprotection.co.uk
**A:** Brookfield Court | Selby Road | Leeds | LS25 1NB

Bspoke Fee Protection is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered in England and Wales Company Number. 09284678. Registered Office: Brookfield Court, Selby Rd, Leeds LS25 1NB.

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