

**CUFF & GOUGH LLP**

**TERMS & CONDITIONS OF BUSINESS**

*This document is designed to provide you with information about how we work and about our relationship with you.*

*It may not answer all your questions so please ask if you have any queries.*

**1. Office hours**

- Monday to Friday 9.00am to 5.00pm including lunch hours.
- Our switchboard operates within this time period.

**2. Telephone calls**

- Callers are put through to the person they ask for, if available.
- If not available there is the choice of leaving a message for the person or speaking with the person's assistant.
- To protect your interests, assistants are under instructions to take detailed messages but not to divulge information unless they know the caller personally and are sure it is in order to do so.

**3. Communication**

- When using e-mail communications for clients, the firm does so on the basis that the clients accept the breach of confidentiality risk involved in this "open" communications system.
- Clients must also recognise and accept the risk that there is no verification that the sender is the purported signatory and both an e-mail and a fax message can be incomplete or not received at all although recorded as having been transmitted.
- We shall act upon that which we receive, in good faith but at our clients' risk.
- If you require letters to be marked as confidential or if you wish to be contacted before an e-mail or fax is sent then you must tell us.

#### **4. Client identification/Proceeds of Crime Act**

- The compliance regime applies to all solicitors.
- The law requires us to verify the identity of every client with whom we carry out any financial transaction over £10,000.
- In the case of a company we need to verify the identity of the person instructing us along with identifying who the Beneficial Owners of the company are.
- To comply, we often have to ask existing clients for proof as well as new clients.
- Normally, the production of a passport or photo driving licence and utility bill confirming your address, not more than three months old, is required.
- We must take and keep copies.
- Sometimes we have to carry out these checks again on behalf of organisations with whom we are dealing on the clients' behalf.
- This cannot be avoided.
- Provided we have photo ID we will carry out a check online for further verification and the cost of this is included in our fees.
- The law also requires that if we learn something which should make us suspect that a client, or another person, has committed a crime and benefited financially, we must report what we suspect to the National Criminal Intelligence Service.
- We must do this without giving any hint to the client that we have made a report.

#### **5. Partners' responsibility**

- Reference in this document to partners means the members of Cuff & Gough LLP
- The Partners whose names are listed on the firm's letters are the persons who own and who are responsible for the firm.
- Matters handled for you are dealt with either by a Partner (possibly assisted by other professional staff) or by professional staff under the supervision of a Partner.
- We shall tell you (usually in an initial letter) who is the Partner and which members of staff are involved in your work.

- Any changes will always be notified to you as soon as we become aware of them. We are obliged to publish charges on our website.

## 6. Client care

- At the beginning of a new matter clients will receive a letter confirming the instructions received, the action proposed, the name of the supervising Partner responsible, the other professional staff involved and information about costs as known at that stage.
- This information is updated as the situation merits.
- Please check carefully, sign and return a copy of our letter confirming instructions because we shall be relying upon it and any misunderstanding needs to be dealt with at the outset.
- You should never feel short of information but if you do, ask and it shall be supplied.
- Please communicate with us promptly and accurately.
- Lack of openness, neglecting to follow advice and delay are the commonest causes of inappropriate advice, poor results and escalation of costs.

## 7. Clients' responsibility

*We depend upon clients:*

- *Giving clear instructions;*
- *Making prompt responses to communications;*
- *Providing full and accurate information;*
- *Carrying out any agreed course of action;*
- *Being open and frank in dealings with us; and*
- *Providing money and information for ID and AML verifications promptly, when required.*
- Fixed fees, quotations and estimates of costs are conditional upon these requirements.
- Where we feel that our relationship with the client is not working we are entitled to end the engagement and charge for work done up to that point.
- The same applies if a client's non-compliance gives us ethical or professional problems.

- Any person giving instructions on behalf of a company or organisation warrants to us that he or she has the authority to give those instructions on its behalf and that it is financially able to meet the commitments. We will request further verification documents as relevant to the case.
- If that is not true then the person giving the instructions is himself or herself liable to us.
- If you, your company or your organisation wants us to act only on the instructions of specified people you must let us know in writing so that the position is clear.
- Otherwise we assume and you authorise us to assume that those representing you, your company or your organisation are duly authorised to give us information and instructions.
- We have a zero tolerance approach of rudeness or aggressive behaviour towards our staff and should this occur we will cease acting for you.

## 8. Concerns

- There may be occasions when a client has a problem with our service which has not been satisfactorily sorted out with the person dealing with the matter.
- In that case please contact the fee earner dealing with the matter.
- If your concerns are not resolved then please contact the relevant of Department who will provide you with our Complaints Procedure and investigate and respond to your complaint. Our Complaints Procedure is also available on our website.
- We are committed to prompt, efficient, fair and courteous handling of any problems of this nature.
- If for any reason we are unable to resolve a problem between us the Legal Ombudsman (tel: 0300 555 0333 or [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)) will consider the complaint. They can also be contacted in writing to Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ.
- Normally you will need to bring a complaint to the legal Ombudsman within six months of receiving response from us about your complaint.

## 9. Money

- All money held and handled by the firm for you goes through a client bank account.
- It takes one working week to clear a personal cheque or banker's draft drawn on a UK clearing bank.
- Should it be necessary for us to pay out on your behalf by bank transfer or banker's draft we need cleared funds at the time that the payment is made.
- You will be asked to give us your cheque the requisite number of days in advance to allow for clearance or to arrange a bank transfer in time.
- We will not handle amounts of cash which exceed £150.00 per payment.
- Interest will be paid only when the amount calculated on the balance exceeds £100.00 We will not pay interest on funds held for less than 48 hours.

## 10. Money transfers

- Bank Electronic Funds Transfer (sometimes called CHAPS and BACS) has become the normal method of payment for transactions involving a substantial amount of money.
- Money transmitted before 3.00pm on a business day should arrive as cleared funds in the recipient's bank account the same day.
- Banks do not guarantee that a payment will arrive by a particular time of day even if sent early in the morning.
- The system sometimes breaks down.
- Whilst, when working normally, this system is the most efficient way of transmitting cleared funds quickly, it is important that you know that the system can fail or be delayed.
- The implication for you may be that your transaction will not complete on time.
- There is little we can do to assist in these circumstances.
- Your transaction may depend upon people transferring money to us and doing so in good time.
- That does not always happen.

- A chain of transactions involves money moving more than once a day.
- The system does not guarantee that this will work.
- You are at risk therefore if money does not arrive when it should do.
- Elimination of this risk usually involves the arrangement of bridging finance at some expense, with your bank.
- Should you require us to make an electronic money transfer then we must have the full bank account details from you in writing.

### **11. Safekeeping of Documents and Storage**

- We store clients' files on the understanding that we have your authority to destroy them after seven years.
- They are then destroyed.
- Clients wishing us to send their papers to them rather than having them destroyed must let us know.
- This applies also to anything recorded by us in electronic or other non-paper form.
- We may need at some point to change to electronic or photographic recording of files (destroying the originals).
- You are agreeing that we may do this by engaging us.
- We store clients' deeds, wills, powers of attorney and other similar legal documents in fire-proof safes and those documents are never destroyed.
- Our storage facilities are provided at the clients' risk and at the moment, free of charge.
- Clients should arrange their own insurance of valuable items.
- After completing your work we are entitled to keep all your papers and documents whilst there is still money owing to us for our charges and expenses.

### **12. Intellectual property rights**

- We retain the copyright in all material produced by us both in writing and in electronic form.

- The client is licensed to use the material for the purpose for which it is produced in accordance with the client's engagement but not for any other purpose without our prior written consent.
- Opinions obtained from barristers and others, where it is we who engage the barrister or other expert, are also likely to be copyrighted and the question of use of that copyright is between us and the barrister or expert.

### 13. Fees

- Solicitors' fees are governed by the Solicitors Act 1974 and Regulations made under it.
- Charges depend upon the level of staff involved, the value (financial and personal), the difficulty and urgency.
- Most work is undertaken on a fixed fee basis or a conditional fee basis.
- Some work is undertaken on the basis of the time involved, the value of the transaction or a combination of these.
- When a fixed fee is agreed it will be confirmed in writing and is for dealing with the matter in accordance with the initial instructions/heads of agreement/particulars first received, in the normal course of matters of that type.
- Usually the work covered will be summarised for you at the same time.
- If the matter requires work outside the normal course or the requirements change we shall advise you that the work is outside the fixed fee and endeavour to explain the implications.
- An estimate or budget figure received is not a fixed fee but our best estimate at the time, of the likely cost of a matter, being charged upon a time basis, usually based on our experience of comparable cases.
- There is bound to be a compromise between your need for an indication of cost at the outset and the uncertainty about how the matter will develop.
- Our duty is to tell you if and when the way a matter develops means the estimate is inaccurate, and to give an updated estimate, if practicable.
- Where a conditional fee is permitted that is another way of financing the cost.

- If acting for you on that basis then we shall agree with you our basic fees plus a percentage success fee.
- Special terms and conditions apply to such arrangements and can be discussed with you if appropriate to the case.

Please note:

- You are entitled to complain about your bill;
- You may also have the right to complain about your bill to the Legal Ombudsman and /or by applying to the court for an assessment of the bill under Part III Solicitors' Act 1974;and
- If all or part of the bill remains unpaid we are entitled to charge interest.

#### **14. Costs and charges**

- Unless an exemption applies VAT is added to our charges at the current rate.
- Fixed fees or estimates of fees do not include VAT.
- We are also obliged to add VAT when billing clients for most of the expenses we incur on their behalf.
- When a time basis of costing applies we record the time taken in units of one-tenth of an hour to the nearest one-tenth of an hour.
- The charge is based on the units recorded.
- Time taken includes research, drafting, meeting with clients and others, telephone calls, letters received and sent, e-mails, preparation and dictation, making notes of conversations, meeting compliance requirements, travelling, waiting and time spent in court.
- Time rates are renewed from time to time and in respect of a member of staff if that person is upgraded.
- Time is costed at the current applicable rate of the person concerned.
- When a fixed fee matter stops before being completed the work to date is charged on a time basis but the total will not exceed the applicable fixed fee.



- Fixed or estimated fees do not include expenses incurred on your behalf such as stamp duty, search fees, barristers' and experts' fees, court fees, bank charges and travelling expenses unless specifically stated.
- Normally telephone costs and photocopying are included in our charges but will be charged separately if particularly large.
- If we are charging on a time basis you may in an appropriate case set an upper limit on our fees and you will not then be liable to pay more than that limit (plus disbursements and VAT) unless you agree otherwise.
- If we reach that limit then we shall stop all further work and advise you that the limit has been reached.
- You may then set a new limit or just pay for the work which has been done so far.
- It is not usually appropriate to set a limit in a contentious case once proceedings have been issued as it may prevent us from taking necessary steps in the proceedings.

#### **15. Billing arrangements**

- Unless other arrangements have been agreed with you:
  - (a) For continuing work the terms of business are that we will send bills periodically (monthly, bi-monthly, quarterly, half-yearly or yearly) depending on what we decide is appropriate to the case. When a rapid escalation of costs occurs in a case it may be billed more frequently. Short term matters or those relating to a one-off transaction are billed when substantially completed.
  - (b) In respect of routine conveyancing transactions the normal terms of business are that you are billed and payment is due at the time of completion. Some mortgage lenders insist upon this. If sufficient funds are available on completion and we have sent you a bill you agree that we may deduct our charges from the funds we hold.

For Newbuild Purchase when the property is unfinished and completion is on Notice we will invoice you and our bill is payable on exchange of contracts.

- Any special arrangements with regard to billing agreed between you and us will be confirmed to you in writing.
- Unless otherwise stipulated or agreed payment of a bill is due within one month of our sending the bill to you.
- Interest accrues on overdue bills at the Judgment Debt Rate.
- In many cases an advance payment on account of costs or expenses to be incurred is required.
- That money is held in a client ledger in your name.
- Money held on account of costs is not taken in payment until a bill has been rendered to you.

#### **16. Credit/debit card payment**

- We accept payment of our bills by MasterCard debit, MasterCard credit, Visa debit, or Visa credit.

#### **17. Third party costs**

- Sometimes a client will have to pay a third party's costs e.g. when ordered by a court in a litigation claim or in some non-contentious transactions such as taking a commercial lease.
- Where a client is at risk of being ordered to pay another party's costs in litigation we shall advise on that risk and the implications of the same.
- The reforms brought about by the Civil Procedure Rules 1999 place an obligation upon parties to a dispute and their advisers, to seek to resolve matters speedily and efficiently and not to pursue claims of little merit.
- Alternative Dispute Resolution e.g. mediation, must be considered in most cases.
- Penalty costs can be awarded against a party to a dispute who does not comply with these requirements.
- Our acceptance of a retainer to act in a dispute on the basis that the client agrees to our conducting the matter in the way we think necessary to comply with these requirements.

- The Court has discretion to award costs in proceedings.
- The general rule is that the loser pays the winner.
- The Court must however take into account a range of matters relating to conduct, willingness to negotiate and make offers and whether a winner has been successful on all the issues raised.
- It is very rarely the case that a party awarded their costs will receive the full amount that party will have had to pay their own legal advisers.
- Thus a client may not be able to recover from an opponent the charges which we may properly require a client to pay us.
- In some circumstances we are asked to provide an undertaking to pay a third party's costs on behalf of a client e.g. in lease matters.
- An undertaking is a personal obligation on the firm, which it has to meet.
- It is in our discretion whether or not we are prepared to give a requested undertaking in a particular case.
- Whenever we do so it will be limited in amount and we shall require that amount to be deposited with us in our client account, in cleared funds, before the undertaking is given.
- The money is deposited with us on the basis of irrevocable instructions to apply it to meet the undertaking if and when the undertaking has to be complied with.

#### **18. Payment of costs by third parties**

- When you engage us to undertake work, you are the person responsible for the payment of our bill.
- When a third party is liable to pay or contribute towards your legal costs it is your right against the third party.
- You are liable to pay our bill whether or not the third party pays you.
- If it is part of our instructions from you, we will do what is reasonably practicable to recover payment from the third party.
- As a matter of law, we have no legal right ourselves to enforce payment by the third party.

- Only you can do that.
- Our estimated fee assumes payment by the third party when due.
- Enforcement action will incur additional cost.

## 19. Relationships with Third Parties

- Authorities, institutions and the courts make mistakes and are often slow in their responses.
- Third parties and their advisers do not always deal with matters promptly or efficiently.
- Sometimes apparently agreed terms are re-opened.
- Not everybody acts honestly and with integrity.
- Problems can occur through no fault of yours.
- This creates additional work which means an additional charge in both fixed fee and time based charge cases.
- The additional work is charged for at our current charging rates for the professional people involved.
- In such instances it is our responsibility to ensure that the client knows that additional cost is being incurred.
- You the client are responsible for deciding:
  - (a) whether or not to continue;
  - (b) whether to make contingency plans;
  - (c) the extent to which you want to try to deal with the problem yourself with a view to saving cost.
- It is a hard fact of life that in most cases of additional work caused by the fault of others, it is not possible or cost effective to attempt to recover the cost from the offending third party.

## 20. Termination

- Except in conditional fee cases, you can terminate your instructions to us in respect of any matter, at any time.

- You should notify us of this in writing.
- If our retainer is terminated whilst the matter is still current we shall be entitled to do whatever is necessary to comply with our professional obligations in respect of the matter.
- The passing of papers to you, or to other legal representatives, will be subject to those obligations and fees and expenses due to us having been paid.
- We may retain your papers and documents until our fees and expenses are paid.
- In court matters we shall require to be removed from the record as acting.
- Once we have accepted instructions from you to deal with a matter we will stop dealing with it and terminate the retainer only with good reason.
- This may occur if for example; a conflict of interest arises; if we are prevented from continuing due to Practice Rules or ethical code; in the event of non-payment of our bills or expenses; if there is a breach of good faith; or if you refuse to accept our advice and there is a breakdown of the solicitor/client relationship.
- In cases funded by insurance we have the right to terminate the retainer if the insurance cover is withdrawn.

## **21. Professional Indemnity Insurance**

- Our liability to you for a breach of your instructions shall be limited to £2,000,000 unless we expressly state a higher amount in the letter accompanying these terms of business.
- We will not be liable for any consequential, special, indirect or exemplary damages, costs or losses or any damages, costs or losses attributable to lost profits or opportunities in excess of that sum.

## **22. New Rules on Insurance Distribution 1<sup>st</sup> October 2018**

- We are obliged to make the following disclosure
- We are regulated by the Solicitors Regulation Authority.
- We are an insurance intermediary in providing indemnity insurance in conveyancing transactions.

- We do not receive any incentive or commission from Indemnity Insurance providers.
- We cannot manufacture insurance products.
- We have no contractual obligation with any indemnity insurer.
- We do not search the whole of the market.
- We generally use Countrywide Legal Indemnity Insurance as in our experience they offer a wide range of indemnity policies covering most common conveyancing issues.
- The demands and needs statement will always be provided with the policy to confirm we have identified the policy meets your needs.

### **23. Confidentiality and data protection**

- Our use of your information is subject to your instructions, the Data Protection Act 2018 ('DPA') and our duty of confidentiality. Therefore, we keep information passed to us confidential and will not disclose it to third parties unless expressly or implicitly authorised by you, except in the following circumstances:
  - a) if required by law;
  - b) if we are required to provide information to professional service providers (such as expert witnesses, auditors or other advisors) for legal, regulatory and compliance purposes;
  - c) if we need to notify our professional indemnity insurer of a circumstance that could lead to you making a negligence claim against the firm under the terms of our policy – in such a scenario, we will disclose information about the potential negligence we have identified on an anonymous basis in the first instance; conversely, where we need to notify our professional indemnity insurer of an actual claim for negligence being made by you, it will be taken that by lodging such a claim, you are implicitly authorising us to release your details so that we can deal effectively with such a claim;
  - d) if we are required to provide information to selected third parties (including barristers and consultants) who assist us with legal, financial, administrative, information technology and other services; or
  - e) if that information has entered the public domain other than as the result of our unlawful disclosure.
- If we engage a third party in connection with your matter, we will put in place an agreement requiring them to treat your information as confidential.
- The firm is the data controller (for the purposes of the DPA) of personal data that you provide to us. This means that the firm has a duty to comply with the provisions of the DPA when processing your personal data.

- We use the information you provide primarily for the provision of legal services to you and for related purposes including (but not limited to): updating and enhancing client records; analysis to help us manage our practice; statutory returns; and legal and regulatory compliance.
- If you are an individual, you have rights under the DPA. These rights are:
  - a) The right to be informed and the right of access – You can request a data subject access request by emailing the supervisor of your matter or emailing our Practice Manager with the details of the personal data that you want to access.
  - b) The right to rectification - Please contact the supervisor of your matter to rectify any information that we hold. In some cases, we may ask to see proof of this change of data.
  - c) The right to erase - To request to erase any data that we hold on you please contact your supervisor. Please also bear in mind if we are in the middle of a matter this may affect our capability to act for you. If this is the case, we will discuss this with you.
  - d) The right to restrict processing - To request a restriction of processing please notify your supervisor who will contact you to discuss the requirements of your requested restriction. Please bear in mind that some restrictions may prevent us from acting on your behalf. If this is the case, we will discuss this with you.
  - e) The right to data portability - To request this please contact your supervisor or the who will discuss the format you would like your data in when you make a DSAR.
  - f) The right to object - If you wish to object to of any processing (irrelevant if consent has been provided previously), please contact the supervisor of your matter or the who will discuss your needs with you and action your request. Bear in mind, depending on the extent of the request this may prevent us from acting on your matter.
  - g) Rights in relation to automated decision making and profiling – The firm does not conduct any solely automated decision making or profiling.<sup>1</sup>
- These rights are absolute, but there are some cases where our legal obligations override data subject rights. (For example, keeping data for anti-money laundering purposes, notifying the NCA of any money laundering suspicions without notifying you).
  - We retain data as needed under the DPA. The timescales are explained in clause your Client Care Letter.
  - Should you have any queries concerning these rights, please contact our Practice Manager.
  - If you are unhappy about any aspect of how we process your data, you have the right to complain to the ICO who are the UK's supervisory authority in charge of

upholding information rights in the interest of the public. Please see their website at [www.ico.org.uk](http://www.ico.org.uk) for more information.

#### **24. Disclosure of information to our professional indemnity insurance provider**

- If we have to make a notification under the terms of our professional indemnity policy, information about you and your file may be seen by our insurers. Your file may, therefore, be seen by an assessor or another person unconnected with the firm in the future, unless you have notified us that they do not agree to this.

#### **25. Disclosure of information for property transactions**

- If we are also acting for your proposed lender in this transaction, we have a duty to fully reveal to your lender all relevant facts about the purchase and mortgage. That includes any differences between the mortgage application and information we receive during the transaction and any cash back payments or discount schemes that a seller is giving you.
- You must disclose all information which may affect your liability for stamp duty land tax or other stamp duty (duty) as we can then ensure you pay the correct duty. If you fail to disclose all information (and if in doubt, please disclose it as it can be discounted if it is not relevant) you must accept full liability for any penalties or action or other proceedings that any authority may take against you for failing to disclose information which resulted in a duty or greater liability to pay such duty.

#### **26. Security of communications**

- Where you provide us with fax or computer network addresses for sending material to, we will assume, unless you tell us otherwise, that your arrangements are sufficiently secure and confidential to protect your interests.
- The Internet is not secure and there are risks if you send sensitive information in this manner or you ask us to do so. Data we send by email is not routinely encrypted, so please tell us if you do not want us to use email as a form of communication with you or if you require data to be encrypted.
- We will take reasonable steps to protect the integrity of our computer systems by screening for viruses on email sent and received. We expect you to do the same for your computer systems. Neither you nor we shall have any liability to each other in respect of any claim or loss arising in connection with such a virus or defect in an electronic communication other than where such claim or loss arises from bad faith or wilful default.
- It is very unlikely that we will change our bank account details during the course of your matter. In any event, we will never contact you by email to tell you that our details have changed. If you receive any communications purporting to be from this firm, that you deem suspicious or have any concerns about (however slight), please contact our office straightaway.



## **27. File auditing and vetting**

- The firm may become subject to periodic auditor quality checks by external firms, companies or organisations, for the purpose of assessing the firm's compliance with its regulatory obligations and to obtain/ maintain specialist accreditations which improve our practice. This could mean that your file is selected for checking. It is a specific requirement imposed by us that these external firms, companies or organisations fully maintain confidentiality in relation to any files and papers which are audited/quality checked by them.
- Your files may also be reviewed in a due diligence exercise relating to the sale or transfer of all or part of our business, the acquisition of another business by us or the acquisition of new business.
- If you do not wish your file to be used in either of the ways outlined above, please let us know as soon as possible.

## **28. Referrals to third parties**

- If we recommend that you use a particular firm, agency or business, we shall do so in good faith and because we believe it to be in your best interests. However, if that particular firm is not another firm of solicitors, then you will not be afforded the regulatory protection of the Solicitors Regulation Authority (SRA), the SRA's Codes of Conduct and SRA Indemnity Insurance Rules, nor shall you be entitled to the benefit of the SRA Compensation Fund.
- We will only refer, recommend or introduce you to a separate firm, agency or business where you have given us your informed consent to do so.

## **29. Outsourcing**

- Sometimes we outsource part of our work to other companies or people to ensure this is done promptly. We will always seek a confidentiality agreement with these outsourced providers. If you do not want your file to be outsourced, please tell us as soon as possible.

## **30. Anti-money laundering**

- We are professionally and legally obliged to keep your affairs confidential. However, we may be required by law to make a disclosure to the National Crime Agency where we know or suspect that a transaction may involve money laundering or terrorist financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.

- We will not accept any liability for any loss caused to you or any other party as a result of our refusal to proceed with a matter or transaction or otherwise complying with our legal obligations.

### **31. Financial services**

- We are not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the SRA. The register can be accessed via the Financial Conduct Authority website at [www.fca.org.uk/register](http://www.fca.org.uk/register).
- The Law Society is the designated professional body for the purposes of the Financial Services and Markets Act 2000, but responsibility for regulation has been delegated to the SRA (the independent regulatory body of the Law Society), and responsibility for handling complaints has been delegated to the Legal Ombudsman. If you are unhappy with any insurance advice you receive from us, you should raise your concerns with either of these bodies.
- The limited regulated activities that we carry out are issuing certain insurance policies, such as after the event legal expenses insurance, defective title insurance and other property indemnity insurance (such as breach of covenant, absence of easement, lack of planning permission, unknown rights and covenants policies).
- Any insurance policy arranged by us on your behalf, shall, in our opinion, be adequate to meet your needs, but you are hereby informed that we do not recommend any policy over and above any other and that it is your responsibility to check that you are satisfied with the excess levels, exclusions, limitations and other policy terms. We do not conduct a fair analysis of the insurance market prior to arranging insurance policies. You can request details of the insurance undertakings with which we conduct business at any time.
- You must provide us with details of any relevant existing insurance policies you may have at the outset. We will not be liable to you for any losses you sustain as a result of your failure to provide us with such details.

### **32. Service Quality**

- We work to quality standards.
- We welcome comments from our clients as to how our services can be improved.
- We also like to know if you think we have done well.
- Our client care letter will confirm your point of contact in the firm and the service standards you should expect.

By returning your Client Care Letter you will be signing to confirm you have read and understood our Terms of Business.

We look forward to working with you.

**CUFF & GOUGH LLP**

*for your retention*