



‘MEDIA PROTEQT’ - Personal Accident and Illness cover

This document provides a summary of the key information relating to this accident and illness insurance policy, a statement of facts which apply to your proposal of insurance, and our terms of business. Please read this document carefully and contact us immediately if you require any clarification.

This document is not an offer of insurance. Cover will be operative once the underwriter accepts your proposal of insurance. If you wish to make a proposal of insurance please write by email to info@mercariRisk.com providing your name, address, age and any other information about you which may be contrary to the statement of facts noted herein (see Statement of Facts section).

Please state the level of cover you require in respect of weekly benefits (£250 or £ 400 per week). Please note that cover is limited to £ 250 per week if your gross earnings are less than £ 18,000 per year. Higher weekly benefits may be available subject to individual underwriting. If you require higher limits you should include this request in your email.

Insurance Product Information Document Product: Personal Accident and Illness for Individuals

Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your accident and illness insurance requirements. If you have any questions about your coverage or special requirements, please contact your insurance intermediary or the insurer.

What is this type of insurance?

This is an accident and illness insurance policy, which covers accident and illness for individuals. It insures specified unexpected events that could occur.

Arranged by Mercari Risk Management Ltd. Registered in England. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 840548.

Underwritten by Self Assured Underwriting Agencies Limited. Registered in England. Authorised and regulated by the Financial Conduct Authority: Firm Reference Number 304373 on behalf of certain Lloyd's of London syndicates.

Who arranges this insurance?

Mercari Risk Management Limited, a firm directly authorised by the Financial Conduct Authority FRN 840548

Who underwrites this insurance?

Self Assured Underwriting Agencies Limited. Registered in England. Authorised and regulated by the Financial Conduct Authority: Firm Reference Number 304373 on behalf of certain Lloyd's of London syndicates.

<p>What is insured?</p> <p>Up to the sum insured as shown in the schedule of benefits for:</p> <p>Personal Accident and Illness including: death, permanent loss of sight in one or both eyes, loss of limb, loss of hearing in one or both ears, loss of speech, permanent total disablement, paraplegia, quadriplegia, temporary total disablement and temporary partial disablement.</p> <p>Additional benefits include: urgent expenses following accidental death, domestic service expenses, home adaptation expenses, retraining expenses, hospitalisation, rehabilitation and urgent expenses following accidental death.</p>	<p>What is not insured?</p> <p>The Insurer will not pay any claim where the claim relates to:</p> <p>Certain high risk sports such as mountaineering, rock climbing, bungee jumping or scuba diving below 30m and some winter sports including competitive winter sport activities, free style skiing, ice hockey, off piste skiing unless accompanied by a suitably experienced guide, repetitive travel in ski run helicopters, ski jumping and use of bobsleighs and skeletons.</p> <p>Death or disablement of an Insured Person whilst that Insured Person is piloting or performing duties as a crew member of an Aircraft.</p> <p>Any wilful, malicious or criminal acts, any breach of law, or alcohol or drug abuse.</p> <p>neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.</p> <p>any mental illness, anxiety or depression or any related condition.</p>
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Are there any restrictions on cover?

Temporary Total Disablement and Temporary Partial Disablement benefits are subject to a waiting period, which is specified in the schedule of benefits.

Where am I covered?

You are only covered in the territories shown in the schedule. This policy is ordinarily restricted to the United Kingdom, the Channel Islands and the Isle of Man, unless otherwise agreed in writing by underwriters.

What are my obligations?

- You are obliged to pay the excess for each claim, which shown in the schedule.

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- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy.
- You must tell us as soon as reasonably possible of any change to the details you have provided.
- You must keep us informed of any changes in health for any person insured on the policy.

When and how do I pay?

You will be invited to pay for this insurance after your proposal is accepted by underwriters. This will typically be undertaken by debit or credit card.

When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.

How do I cancel the contract?

You can cancel this Policy.

Cancellation during the first 14 days (cooling off period) If the insurance provided does not meet your requirements and provided that:

- the Period of Insurance is longer than one month in duration, and
- no claim has been made and you are not aware of any Accident, incident or circumstance likely to give rise to a claim, then you can cancel within fourteen days of the start date of the insurance as shown under the Period of Insurance.

Cancellation in other circumstances (by the Policyholder)

You can cancel during the Period of Insurance by giving thirty days written notice to the Insurance Broker who deals with this insurance; the Insurance Broker's details can be found in the Schedule. If you give such notice of cancellation, the amount of return premium the Insurer will pay to you will depend on:

- how long the Insurance has been in force, and
- whether a claim has been made or there is a known potential claim or Accident, incident, or circumstance likely to give rise to a claim.

Statement of Fact

IMPORTANT NOTICE

Providing Information to your Insurers

Your insurance is based upon the information provided to the insurance company. Unless otherwise indicated by the specific insurer underwriting your particular policy, this means that you must take reasonable care to answer all questions fully and accurately. Once cover has been arranged, you must immediately notify us of any changes to the information that has been provided to your insurers. Failure to provide accurate and up to date information may invalidate your insurance cover and mean that a claim may not be paid.

Period of Insurance: As per policy

Operative Time: 24 hours a day

Geographical Limits: United Kingdom, the Channel Islands and the Isle of Man.

Schedule of Benefits (unless otherwise shown on your policy schedule)

Core Benefits – Section 1 Bodily Injury	Sum Insured
1. Death	GBP 25,000
2. Permanent total loss of sight in one or both eyes	GBP 25,000
3. Loss of Limb	GBP 25,000
4. Loss of Hearing in one ear	GBP 6,250
5. Loss of Hearing in both ears	GBP 25,000
6. Loss of Speech	GBP 25,000
7. Permanent Total Disablement	GBP 25,000
8. Paraplegia	GBP 50,000
9. Quadriplegia	GBP 100,000
10. Temporary Total Disablement Waiting Period 7 days Benefit Payment Period 52 weeks	GBP 250 or 400 per week dependent on your choice
11. Temporary Partial Disablement	Not covered
Additional Benefits – Section 1 Bodily Injury	Maximum amounts payable
12. Domestic Services Expenses	GBP 10,000
13. Home Adaption Expenses	GBP 25,000
14. Retraining Expenses	GBP 15,000
15. Urgent Expenses Following Accidental Death	GBP 1,000
16. Hospitalisation	GBP 10,000
17. Rehabilitation	GBP 500
Core Benefits – Section 2 Illness	
18. Permanent total loss of sight in one or both eyes	GBP 25,000
19. Permanent Total Disablement from Paralysis	GBP 25,000
20. Temporary Total Disablement	GBP 250/400 per week dependent on your choice

*Waiting Period 7 days

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Benefit Payment Period 52 weeks

*** Where documentary proof of employment or contract of work cannot be provided from a bona fide diary management company, or production company or principal contactor cannot be provided for the twenty-eight (28) days immediately from the date when illness first manifested the Waiting Period will be 21 days.**

LIFESTYLE INFORMATION

You (the Policyholder) confirm that you do not take part in (or practice for):

- any hazardous sports or pastimes, e.g. any kind of racing on land in or over water or in the air whether as driver or passengers as applicable, boxing, bungee jumping, caving, competitive winter sports activities, free-style skiing, hang-gliding, ice hockey, mountaineering or rock climbing necessitating the use of picks ropes or other specialist equipment or free solo climbing, off-piste skiing unless accompanied by a suitably experienced guide, paragliding, parachuting, parascending, pot holing, repetitive travel in ski run helicopters, ski jumping, use of bobsleigh or skeletons, white water skiing;
- piloting or performing duties as a crewmember of any fixed or rotary wing aeroplanes, helicopters, gliders, hot air balloons, airships or rockets;
- any of the following scuba diving activities: dives below a depth of thirty (30)metres; dives for gain or reward; dives involving visits to wrecks or caves; unaccompanied diving;
- any semi-professional or professional sports.

MEDICAL INFORMATION

You (the Policyholder) confirm that you do not suffer from, or have been asked to have any investigation for:

- Cancers, Tumours, Lumps or Growths?
eg: Breast Lump, Tumour, Melanoma, Benign Tumour, Mole/Cyst needing treatment
- (b) Heart or Blood Disorders?
eg: Heart Attack, Stroke, High Blood Pressure, Poor Circulation, Leukaemia, Anaemia, Varicose Veins
- (c) Respiratory Disorders?
eg: Asthma, Pneumonia, Chronic Bronchitis, Pleurisy
- (d) Any Abdominal / Digestive Disorders?
eg: Colitis, Crohn's Disease, Hernia, Hepatitis,
- (e) Genito/Urinary Disorders?
eg: Kidney Disorders, Urine Abnormality, Sexually Transmitted Disease, Gynaecological Disorders, Abnormal Cervical Smears
- (f) Musculo-Skeletal Nervous System Disorders?
eg: Arthritis or Rheumatism, Back Pains, Disc Lesions, Epilepsy, Multiple Sclerosis/ Numbness/Tingling
- (g) Any other Significant Disorders?
eg: Diabetes, Migraine/Severe Headaches, Stress/Anxiety, Depression, Ear/Eye Disorders

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- any medical investigations, tests, operations or seeking medical advice in the last five (5) years or are currently suffering from any symptoms.

You (the Policyholder) confirm that

- You have never had a proposal for Life, Accident or Illness cover declined, deferred or accepted on special terms;
- You have not tested positive for HIV/AIDS or Hepatitis B or C or have you been tested for any other sexually transmitted disease, or are you awaiting the results of such a test;
- You have not made any claim for injury or absence from your work in the last five (5) years.

DECLARATION

I, the Policyholder, declare that to the best of my knowledge and belief the statements made in the proposal and any information provided in a sealed Private & Confidential envelope are true and complete. I understand that should any material fact change prior to the commencement date, then I must inform the Insurers. I understand that such changes in information may affect acceptance of the proposal.

IMPORTANT NOTICE

If you are unable to agree to any of the above statements, you may still be eligible for cover, subject to additional terms. Please provide us with full information to enable underwriters to make a full determination on whether to provide you with cover and at what terms.

Protecting your Personal Data (data)

Data relating to your proposal for insurance may not be processed without your consent. By signing this form, you are confirming your explicit consent for us to hold process and share your data as described below.

We are the Data Controller for the data you provide to us. We need to use your data in order to arrange your insurance and associated services. We may pass your data to other organisations, such as insurers, auditors, external consultants, medical practitioners, banks, financial transaction processors, crime and fraud prevention agencies and databases and regulators. We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years.

We have a Data Protection regime in place to oversee the effective and secure processing of your data. You can request copies of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons).

If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113.

TERMS OF BUSINESS

The following are our terms of business governing the relationship between you and Mercari Risk Management Ltd.

Please read this document carefully. It sets out the terms and conditions on which we agree to act for you, contains details of our responsibilities together with your responsibilities both to us, to insurers and to other third party providers and details of the policy cover. Please contact us immediately if there is anything in this document that you do not understand/or with which you disagree.

This document is not a confirmation of cover and must not be taken as evidence of cover or as evidence of the policy terms and conditions. Should you decide to proceed with the proposal of insurance, cover will not exist until insurers have agreed to cover you and have executed the contract of insurance between you and them. Nothing contained herein shall overturn the terms and conditions contained in the policy of insurance. In the event of a conflict, the policy terms and conditions shall be paramount.

In the interests of security, staff training and to generally improve our service please be aware that telephone calls may be monitored and/or recorded.

1. Our Service

- 1.1. Mercari Risk Management Ltd is an independent insurance intermediary; authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 840548. These details can be checked on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0300 500 8082.
- 1.2. We are permitted to arrange, deal as an agent of insurers, assist in claims handling, help with ongoing changes, introduce to an insurer/finance provider(s) and arrange lending facilities, collect debt and administer debts in respect of general insurance policies on behalf of our clients.
- 1.3. We have access to leading insurers and often we select your insurance product from a wide range of insurers, however there are times when we use a select panel of insurers/finance providers. Please ask us if you would like a list of these insurers. At our discretion, we offer clients the options to pay by instalments through Close Brothers Premium Finance. We will always inform you of our selection range prior to you committing to purchase an insurance policy or take out a finance agreement. In certain circumstances we may use the services of another intermediary to place your insurance and in these circumstances we will always inform you of the name of that intermediary.
- 1.4. We do not provide you with advice. We simply provide you with information on a product.

2. Our Remuneration and other Income

- 2.1. We reserve the right, at our discretion, to make a charge to cover the administration of your insurances, e.g. arranging a new policy, mid-term adjustments, short period or mid-term cancellations, renewals and issue of replacement or duplicate documents. These fees may be subject to change and where this is the case you will always be informed of the actual fee in writing.
- 2.2. We usually receive commission from an insurer when placing your business and from a finance provider when arranging finance for you. We occasionally receive additional remuneration from insurers, finance providers and other associated business partners for business we place with them. Please ask us if you would like further information.

3. Your Duty of Disclosure (Commercial Customers)

- 3.1. Your policy documents will state your customer classification.
- 3.2. You must, at all times act with utmost good faith towards your insurer. This means that before your policy is placed, at renewal, when varying or extending the policy (and also during the policy period if your policy contains a particular clause stating that any change in circumstances must be advised to your insurer), you must disclose to us all information, facts and circumstances which are, or ought to be, known to you and which are material to the risk. When providing information or completing a proposal form or otherwise confirming any information to us,

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you should take care to ensure that the details provided are complete and accurate. You should note that your duty of disclosure is not confined to answering specific questions asked by us or your insurers and that all material circumstances should be disclosed to us whether or not we or your insurer has asked for the information. Circumstances which may be considered material are:

- special or unusual facts relating to the risk;
- any particular concerns which led you to seek insurance cover;
- anything which would generally be understood as being something that should be disclosed for the type of risk in question.

- 3.3. If you are unsure whether a fact or circumstance should be disclosed, or whether the duty of disclosure information continues throughout the period of your policy you should disclose the information anyway as failure to do so may lead your insurer to reduce its claim payment, apply additional terms or even avoid your policy.
- 3.4. You should keep a record (including copies of letters) of all information provided for future reference.

4. Renewal of Contract

- 4.1. We will write to you in good time before your renewal date, offering your terms or in situations where we are not inviting renewal we will tell you. Renewal of the contract is based on the information you supplied when we arranged your current contract along with any amendments you have made during the period of cover. It is important that you tell us about any changes to your requirements.
- 4.2. Where we offer you renewal terms and your insurance is paid by continuous monthly direct debit instalments, in the absence of a response from you, we will deem this as your consent to renew automatically.

5. Payment of the Premium

- 5.1. You must provide the premium due in cleared funds in accordance with the amounts and dates specified in our payments options schedule. Failure to meet the payment date may lead to insurers cancelling your policy.
- 5.2. Please refer to our payment options schedule for full details on how to make a payment.
- 5.3. Please note that cover will cease if you fail to keep up payments under a credit agreement.

6. Cancellation Rights

- 6.1. Your policy documents will provide you with specific information on your full rights to cancel your insurance. A personal policy which lasts for more than one calendar month offers you the facility to cancel cover (providing there have been no claims), within 14 days from the policy start date or the date when you receive the full policy documentation from us or your insurers; whichever occurs later. You will be entitled to a refund of premium less our administration charge and a charge by your insurer for the time your insurance cover was in place.

7. Refund Procedures

- 7.1. Where you cancel your personal insurance outside the 14 day cancellation period, we reserve the right to charge for our time and for the administration costs involved. This results in us retaining our original commission and fees.
- 7.2. For some insurance contracts, insurers will not provide refunds for mid-term cancellation of cover. We will tell you if this affects you.

8. Notification of Claims or Incidents

- 8.1. Many insurers provide a 24 hour helpline in respect of claims. Please refer to your policy documents for contact details.
- 8.2. Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them either by contacting your insurer or ourselves.
- 8.3. If you receive correspondence from a third party about your claim please pass it to us or your insurer immediately and unanswered.
- 8.4. If you require any assistance with a claim or incident please contact us.

9. Client and Insurer Money

9.1. The firm named in the heading is not authorised to handle client monies, all client money is handled by either:

9.1.1. **Self Assured Underwriting Agency Ltd (SAUA)** who holds all client money in a trust account, the purpose of which is to protect you in the event of financial failure since, in such circumstances, general creditors would not be able to make claims on client money. Or;

9.1.2. **BBPS Limited** who holds all client money in a trust account, the purpose of which is to protect you in the event of financial failure since, in such circumstances, general creditors would not be able to make claims on client money

9.2. SAUA hold all our client money collected for onward transmission to insurers and refund payments to clients in a named client bank account with an approved bank under a non-statutory trust arrangement in accordance with Financial Conduct Authority rules. This means that SAUA are entitled to and may use client money held on behalf of one of our clients to pay another of our client's premium before the premium is received from that other client, and to pay claims and premium refunds to another of our clients before they receive payment from the insurer. However, SAUA are not entitled to use client money to pay commissions to us before it receives the relevant premium for that client.

9.3. In some circumstances we may need to use another intermediary or insurer to arrange your insurance. In this situation client money will be handled on our behalf by BBPS Ltd. who will hold our client money collected for onward transmission to insurers and refund payments to clients in a named client bank account with an approved bank under a non-statutory trust arrangement in accordance with Financial Conduct Authority rules. This means that BBPS Ltd., are entitled to and may use client money held on behalf of one of our clients to pay another of our client's premium before the premium is received from that other client, and to pay claims and premium refunds to another of our clients before they receive payment from the insurer. However, BBPS Ltd are not entitled to use client money to pay commissions to us before it receives the relevant premium for that client. Where another intermediary is involved, BBPS Ltd will pass money through other authorised intermediaries before finally paying it to the insurer.

9.4. Any monies held when acting as agent of the insurer is deemed as having been received by the insurer.

9.5. It is our policy to retain any interest that may be earned on monies held by BBPS Ltd on our behalf in our client account.

10. Confidentiality and Security

10.1. To help make sure you receive a competitive quotation, offer of appropriate payment options, protection against fraud and to verify your identity, insurers may use publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organisations. Their search will appear on your credit report whether or not your application proceeds.

10.2. All information on our records relating to you will be treated as private and confidential and will only be disclosed to others such as our business partners, insurers, credit providers and other third parties who are directly involved in the normal course of arranging and administering your insurance. By accessing our sites and using our services, you consent to any such transfer of information to a third party.

10.3. Where you have given us consent we may use the data we hold about you to provide you with a renewal quotation and information about products and services we consider may be appropriate.

10.4. Our Retention of your Personal Information - By using our services you consent to us and our partners retaining any personal information you have provided. We will retain any personal information only for as long as is necessary to fulfil the business purpose for which it was collected. We will also retain and use your personal information for as long as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Under the General Data Protection Regulations 2018, you have the right to ask us for a copy of any personal information about yourself that we hold on our records. Please contact us if you require any more information. For further information on your rights under the General Data Protection Regulations please refer to the Information Commissioners Office – www.ico.org.uk.

11. Termination of Agreement

- 11.1. Our agreement may be terminated by either one of us giving 14 days notice in writing to the other. You will be liable to pay for any outstanding transactions or adjustments prior to termination without any penalty fee as long as these are settled immediately on termination.
- 11.2. We will be entitled to retain any fees or commission payable in relation to business transacted prior to the date of termination.

12. Law and Jurisdiction

- 12.1. These Terms of Business which form our agreement with you, shall be governed by and construed in accordance with the laws of England and the exclusive jurisdiction of the English courts unless we agree with you otherwise.

13. Bribery and Corruption

- 13.1. Our company culture and ethics mean that we do not bribe or use any other means to improperly influence the decisions of clients, potential clients or government officials. Our business is structured with appropriate systems and controls so as to comply with the requirements of the Bribery Act 2010.

14. Sanctions

- 14.1. Both parties shall pay due regard to, and co-operate in respect of the observance of, any applicable international economic, financial or trade sanctions legislation.

15. Complaints

- 15.1. Our aim is to provide all of our clients with an excellent level of service, however we recognise that there may be occasions when you do not feel satisfied with the service you have received from us. Should you need to make a complaint please contact our Complaints Manager using any of the following methods:

email: info@mercariirisk.com

post: **Mercari Risk Management Ltd**
3 Church Cottage
Main Road
Dibden
Southampton
SO45 5TE
United Kingdom

Tel: **02380 845800**

- 15.2. We aim to resolve complaints within 3 business days following receipt, however if we can't we will write to you within five working days to acknowledge your complaint and provide details of our complaint handling procedures and who is dealing with your complaint.
- 15.3. We aim to provide a final response to your complaint within eight weeks from the date of receipt of your complaint and if we cannot we will outline the reasons for the delay and provide you with an indication of when you can expect to receive a response.
- 15.4. If you are dissatisfied with our final response, or we have been unable to provide our final response to your complaint you may be eligible to refer the matter to the Financial Ombudsman Service (FOS) free of charge. Details of the eligibility criteria can be found in our complaints procedure or on the FOS website <https://financial-ombudsman.org.uk>. If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of our final response.

15.5. The FOS offer an independent service for resolving disputes and you can contact the FOS by:

- Calling their consumer helpline on 0800 0234 567 or 0300 1239 123;
- Writing to them at Exchange Tower, London E14 9SR;
- Emailing complaint.info@financial-ombudsman.org.uk.

15.6. We will include a copy of the Financial Ombudsman Service's leaflet in all resolution letters.

16. Solvency and Compensation

16.1. We do not guarantee the solvency of any insurer we place business with.

16.2. We are covered by the Financial Services Compensation Scheme (FSCS) for insurance mediation only; this does not extend to consumer credit lending. The FSCS is the UK's compensation fund of last resort for clients of authorised financial services firms. You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

16.3. Insurance advising and arranging is covered for 90% of the claim with no upper limit, although compulsory insurance is protected in full. Further details about the FSCS can be found on their website www.fscs.org.uk.

17. Conflicts of Interest

17.1. Our company ethics and culture towards customer service means that we never deliberately put ourselves in a position where our interests or our duty to another party prevents us from discharging our duty to you.

17.2. Where we become aware of any actual or potential conflict of interest we will tell you about the situation, the options available to you and we will ask for your consent to proceed.