## Cancellation

Where the client requests cancellation of a policy, [Broker’s Name Inserted here] should:-

1. Obtain the instructions in writing wherever possible.
2. Advise insurers in writing by memo / e-mail, insurer’s online system or EDI
3. Immediately send a letter or e-mail to the client to confirm that the policy has been cancelled in accordance with their instructions.
4. Request that the certificate be returned (if the policy is Motor or Employers Liability).
5. Ensure that any Time on Risk charge is paid.
6. Where there is a return premium due to the client send the money to the client by BACS Transfer or send a cheque only when the premium has been received from insurers and the money has cleared into the client money bank account.
7. Make sure that any cancellation endorsement is issued to the client promptly and a copy retained for our records.