**Terms and Conditions: Introductory Offer for Members of BIA**

1. **Promoter’s name and address**: Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC 108909.
2. **Promotion:** A 15% discount will be applied to the premium of any new commercial insurance policy (the “**Policy**”) purchased from the Promoter’s Life Sciences Practice by a member of the BioIndustry Association (the "**BIA**"); and a 10% discount will be applied to the premium in respect of the first renewal of the Policy.
3. **Promotion Period:** This Promotion applies to Policies purchased by new customers between 1 October 2021 and 30 September 2022 (inclusive).
4. **How to participate:**
5. To benefit from this discount you must:
   1. be a new customer of the Promoter and a member of the BIA;
   2. contact the Promoter‘s Life Sciences Practice on 020 7234 4954 or by sending an email to David\_ Briggs@ajg.com, inform the Promoter that you have been referred by the BIA Business Solutions Program to purchase a Policy;
   3. wait for a member of the Promoter's sales team to contact you and when prompted provide the name of your organisation. A member of the Promoter's sales team will check the name of your organisation against the membership list appearing on the BIA Website (the "BIA Membership List"). If the name of your organisation appears on the BIA Membership List, the discount will be automatically applied to the premium when you purchase a qualifying Policy.
6. **Additional Terms:** 
   1. Open to UK residents aged 18 or over who are members of the BIA.
   2. Cover is subject to eligibility.
   3. The discount offered in this Promotion does not apply to: (i) any personal lines policies; or (ii) other commercial insurance policies purchased from other teams in the Promoter’s group.
   4. The renewal discount shall only be applicable on the first renewal of the Policy.
   5. Material changes to the underlying risk to be insured and or claims history may affect the renewal premium due in relation to the renewal of the Policy and there is no guarantee that the renewal premium will be the same as the initial premium paid on the Policy.
   6. The Promoter may decline to quote in some circumstances. In these circumstances, the Promotion does not apply.
   7. This Promotion excludes any purchases made via price comparison sites, affiliates, partners or any other channel apart from by email or telephone.
7. **Eligibility restrictions and requirements:** This Promotion is not available in conjunction with any other offer. Discounts provided in this Promotion are subject to availability and may be varied over time. In the event of unforeseen circumstances, the Promoter reserves the right (a) to substitute alternative discounts of equivalent or greater value and (b) in exceptional circumstances to amend or foreclose the Promotion without notice. No correspondence will be entered into by the Promoter concerning their conduct in administering the Promotion. The Promoter has the right to withdraw the Promotion at any time.
8. **General:** The Promoter will not be liable for any website/system failures, network errors, hacks on the system or personal computer/mobile device issues. Email is not a secure method of communication and any such transmission is sent at your own risk.
9. **Law and Jurisdiction:** This Promotion and its terms shall be governed by the laws of England and Wales and any disputes arising out of it will be subject to the exclusive jurisdiction of the Courts of England and Wales
10. **Privacy and Personal Data**: Privacy and Personal Data: In order to participate in this Promotion you will need to provide the Promoter with your personal data. For information on how the Promoter will use your personal data and how you may exercise your rights in respect of that information, please refer to the Promoter's Privacy Notice[**https://www.ajg.com/uk/brokerage-privacy-policy/**](https://www.ajg.com/uk/brokerage-privacy-policy/)**.** If you are providing the Promoter with the personal data of another individual, you must tell them you are providing this to the Promoter and show them a copy of this notice. Please contact the Promoter if you do not want to receive direct marketing information from the Promoter.