



Terms and Conditions include

- your payment terms
- your cancellation terms
- your financial liability
- your procedure for complaints and disputes
- your expectations of your customer/supplier

You can get in touch with Blyth Valley really easily:

visit www.blyth-valley.co.uk, call **0845 370 9044** or email theteam@blyth-valley.co.uk

We'd love to hear from you.

This information is not intended to constitute advice or a complete statement of relevant law

Written Terms and Conditions should be an essential part of your business tool kit. Not only are they good risk management practice, they protect your interests in the event of a dispute with a client by clarifying the business relationship between you and your client.

Written Terms and Conditions form the basis of the contract between you and your clients. In combination with your quotation or specification, your terms outline, for all parties involved, the basis upon which you are doing business.

Written Terms and Conditions can help your business in three ways:

1. They help to settle disputes and so reduce the possibility of a claim being made against you.
2. They keep the cost down of your Professional Indemnity insurance. Blyth Valley can arrange extensive cover at competitive rates because we only look to insure businesses that carry out good risk management which include issuing written Terms and Condition. Poor risk management leads to claims, and more expensive Professional Indemnity cover.
3. They enhance your professional image. A tender which includes written Terms and Conditions shows that you take your business seriously.

Terms and Conditions don't have to be lengthy or complex. One page on the back of a quote or purchase order can often suffice and, as long as you can prove that you've presented the customer/supplier with your terms, you don't necessarily need them to return a signed copy.

Your Terms and Conditions should be drawn up by a legal professional who is briefed about your business and your procedures. Your company solicitor may be able to help you, but ideally you should consult a solicitor who is a specialist in your area of business expertise.