



ASSOCIATION OF  
**Average Adjusters**

**Form of Submission to the Panel of Referees  
Arbitration Agreement**

An agreement dated .....

Between .....

of the one part and ..... of the other part.

Whereas differences have arisen and are still subsisting between the said parties in respect to ..

.....

Now it is hereby mutually agreed to refer the said differences to the Arbitration of the panel of Referees of the Association of Average Adjusters by whose award we agree to be bound.

For all purposes of this Arbitration any four serving on the Panel shall constitute a quorum and the award of such four Referees or the majority of the Referees acting shall be the award of the said Panel.

The said Referees and Umpire shall have power to call for receive and act upon any evidence or information oral or documentary and whether strictly admissible as evidence or not as they may think proper and in conducting the Arbitration and making the award shall not be bound by the strict rules of procedure or evidence but save as aforesaid the Arbitration Act 1996 shall apply.

Note: If either of the parties requires a Reasoned Award, such party shall request the same by written request to the Panel of Referees prior to notification by the Association that the Award is ready to be taken up. If no such request is made the Referee(s) shall be entitled to give reasons for his/their decision but shall be under no duty to do so.