

# ABOUT OUR INSURANCE SERVICES

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

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|   | We offer products from a range of insurers.  |
| ✓ | We only offer products available from Uinsure Limited. These products are designed, developed and marketed by us, but will be underwritten by a separate company from our carefully selected panel of insurers. Our panel consists of Ageas (UK) Limited, AXA UK plc, Covea Insurance plc, LV= Broker, RSA Insurance Group plc, UK General Insurance Limited, Geo Underwriting on behalf of Zurich Insurance Group Ltd and Midas Underwriting Limited. |
| ✓ | We only offer products from: <ul style="list-style-type: none"> <li>• Legal Protection Group Limited for Home Emergency Cover</li> <li>• Arc Legal Assistance Limited for Family Legal Protection</li> <li>• Legal Protection Group Limited for Let Home Emergency Cover</li> <li>• Legal Insurance Management Limited for Landlords Legal Expenses and Rent Guarantee Cover</li> </ul>  |

## 3. Which service will we provide you with?

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| ✓ | For policies sold by telephone, we will advise and make recommendations for you after we have assessed your needs.  |
| ✓ | For policies sold online, you will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. |

## 4. What will you have to pay us for our services?

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| ✓ | We will charge a £36 fee to arrange and administer your policy. The policy administration fee is identified separately on your policy schedule. If you decide to pay for your policy monthly we may allow you to spread the Policy Administration Fee over 12 monthly payments. |
|   | No fee.   |

## 5. Who regulates us?

Uinsure Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 463689.

You can check our registration on the FCA's register by visiting the FCA website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

## 6. What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

You can write to us at Uinsure Customer Services, PO Box 1189, Doncaster, DN1 9RP (please include your policy number and claim number if appropriate) or call us on 0330 102 6023.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.