

## **Keyfacts about our Insurance Services**



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#### **1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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#### **2. Whose products do we offer?**

- We offer products from a range of insurers for MOTOR, HOME, BUSINESS & PROTECTION Insurances and any recommendation we make will be based on a fair analysis of the market.
- We offer products from a limited number of insurers for LEGAL EXPENSES, TRAVEL, CARAVAN & BOAT and MOTOR BREAKDOWN. Ask us for a list of insurers we offer insurance from.

n/  
a We only offer product[s] from a single insurer for ....

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

- For all policies *other* than LEGAL EXPENSES, we will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or recommendation from us for LEGAL EXPENSES or MOTOR BREAKDOWN Insurance contracts. 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.

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#### **4. What will you have to pay us for this service?**

- We make a charge of £25.00 for New Business, Mid Term Adjustments and Renewal administration for RETAIL Business
- We make a charge of £42.00 or 5% whichever is the greater for New Business, Mid Term Adjustments and Renewal administration for COMMERCIAL Business
- A fee of £25.00 for Legal Expense Insurance, Claims Management Services & Uninsured Loss Recovery
- A fee of £25.00 for Duplicate / Replacement Certificates, Cover notes and Policies
- A fee of £50.00 for 'After the Event' Legal Services
- (RETAIL Customers only) If you cancel your policy mid-term (other than within the 14 day 'cooling off' period), we will make a charge equal to the amount of commission reclaimed by the Insurer, plus an administration charge of £25.00.
- If you cancel your policy within the 14 day 'cooling off' period we will make a charge of £25.00.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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#### **5. Who regulates us?**

Fiveways Insurance Consultants Ltd t/a Fiveways Insurance Group, whose registered office is 51 High Street, Newport, Shropshire, TF107AT, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309418.

Our permitted business is advising on, arranging (bringing about) and administering Insurance Contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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

If you wish to register a complaint, please contact us:

... in writing            Fiveways Insurance Group, 51 High Street, Newport, Shropshire TF10 7AT

... by phone            Telephone 01952 812380

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

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

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We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information are available from the FSCS. The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, like us. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent.

Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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