



## ABOUT OUR INSURANCE SERVICES

UPDATED 27<sup>TH</sup> NOVEMBER 2018

### WHO REGULATES US?:

Uinsure Ltd is authorised and regulated by the Financial Conduct Authority. Our registration 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).

Uinsure Limited is registered in England and Wales No. 06046870. Registered Address: Uinsure, The XYZ Building, 2 Hardman Boulevard, Manchester, M3 3AQ.

### WHO DO WE WORK FOR?:

Uinsure is an intermediary and this means that we work for you, the policy holder, by providing you with insurance products. We also work on behalf of the insurer, for instance when we collect premiums.

### WHOSE PRODUCTS DO WE OFFER?:

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 includes Ageas (UK) Limited, AXA UK plc, AXIS Capital Holdings Limited, RSA Insurance Group plc and UK General Insurance Limited.

### WHICH SERVICES WILL WE PROVIDE YOU WITH?:

If you buy our products over the telephone you will receive advice from us, which means that we will ask you certain questions to assess your needs, and then make a personal recommendation about a product that is suitable for you.

If you buy our products online you will not receive advice, and it will be up to you to ensure that the policy is suitable.

### WHAT WILL YOU PAY US FOR OUR SERVICES?:

As well as your policy premium, we will charge an annual fee of £36 for arranging and administering the policy for you. If you decide to pay your policy monthly, we will spread the cost of the fee over 12 monthly payments.

### HOW ARE WE PAID?:

We act on your behalf when arranging your policy and for this we receive commission from our insurers. This is a percentage of the insurance premium paid and is included in the premium you pay.

If you choose to pay for your policy by monthly instalments you may be introduced to Close Brothers who will also apply some fees for facilitating a monthly payment (this is a credit agreement). Fees charged by Close Brothers will be communicated to you before the credit agreement is entered into. Close Brothers may also pay us a commission for introducing you to them. We may also receive additional payments from our insurers by sharing any profit that they make on the policies arranged and administered by us.

### WHAT CAN YOU DO IF YOU HAVE A COMPLAINT?:

We hope that you will be happy with our insurance services, however should there ever be an occasion where you need to complain, we will sort this out promptly, and as fairly as possible. You can contact us on 0330 102 6023 or you can write to us at Uinsure Customer Services, PO Box 1189, Doncaster, DN1 9RP (please include your policy number and claim number if you can).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. We are also covered by the Financial Services Compensation Scheme (FSCS) and depending on the circumstances of the claim you may be able to seek compensation through this scheme. You can find out more at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.