

about our insurance services

Aegis Insurance Consultants Ltd
38 Dimond Street
Pembroke Dock
Pembrokeshire
SA72 6BT

1. The Financial Services Authority (FSA)

The FSA 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?

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | We offer products from a range of insurers |
| <input type="checkbox"/> | We only offer products from a limited number of insurers |
| <input type="checkbox"/> | We only offer our own products |

3. Which service will we provide you with?

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | We will advise and make a recommendation for you after we have assessed your needs |
| <input type="checkbox"/> | You will not receive advice or a recommendation from us (for) (list the types of non-investment 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. |

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

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | <p>A fee: You will receive a quotation (statement of price). In addition to the premium charged by the insurer we will make the following charges to cover our administration costs for these specified activities:</p> <ul style="list-style-type: none">• Replacement Policy Documents £10.00• Mid Term Adjustments £5 to £15.00 (dependent on product)• Policy Administration Charge £5 to £15.00 (dependent on product)• Mid Term Cancellations: Commission repayable and £5.00• Payment Via Credit Card add 2.5 % of premium• 14 day cooling off period: - You have 14 days from the receipt of your policy booklet to cancel cover. Cancellation is subject to the return of the documents issued. A time on risk charge maybe chargeable by the insurance company and can vary from insurer to insurer (for more detailed information refer to the policy booklet). An administration fee of £15 to cover any costs incurred by Aegis Insurance Consultants in issuing the policy will also be payable. <p>Payments by instalments is possible, a charge is applicable: details will be on the mandate.</p> <p>You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.</p> |
| <input type="checkbox"/> | No fee. |

5. Who regulates us?

Aegis Insurance Consultants Ltd, 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT is authorised and regulated by the Financial Services Authority. Our FSA Register number is 305469. Our permitted business is selling and administering contracts of general insurance.

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

6. What to do if you have a complaint

Our aim is to provide you with an efficient professional service at all times. However, we accept that sometimes things can go wrong and we would rather be told about any difficulties than have a dissatisfied client. All complaints received are recorded, together with a note of their outcome and we endeavour to learn from our mistakes. Please always quote the details of your policy in all communications (your surname and initials, postcode, policy number, claim number, file reference, etc). Should you have any cause for complaint regarding the marketing or administration of this insurance, or any aspect of our service, please contact

...in writing

Write to Aegis Insurance Consultants Ltd, (Complaints Department, 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT

...by phone

Telephone (01646 683313) asking for the complaints department

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Full details of our complaints procedure is available on request.

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 circumstance of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

8. How to Claim

If you need to make a claim, please refer to your policy documentation which will include a claim help line. Alternatively you may contact us on 01646 683313.

9. Data Protection

The data supplied in your proposal form will only be used for the purposes of processing your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other than those which we have disclosed in the application form. I/we understand that the information I/we supply may be used by Aegis Insurance Consultants to keep me informed by post, telephone, facsimile, e-mail, text messages or other means about products and services that may be of interest to me.

I note that my/our information may also be used for these purposes after my/our policy has lapsed. By providing the insurer with my contact details, I consent to being contacted by these methods for these purposes. If you do not wish your information to be used for marketing purposes, please write to Mark Carter, Aegis Insurance Consultants Limited, 38 Dimond Street, Pembroke Dock, Pembrokeshire, SA72 6BT.