



## about our insurance services



Alton House 27-31 Grange Road, Darlington, DL1 5NA

Telephone: 0844 875 44 44

Fax: 0844 875 55 11

[www.UKinsurancenet.com](http://www.UKinsurancenet.com)

---

### 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.

---

### 2. Whose products do we offer?

---

We offer products from a range of insurers for the following types of non-investment insurance contracts.

Let Property, Unoccupied Property, Home, Holiday Home, Holiday Lets, Payment Protection, Income Protection, Term Life, and Critical Illness.

We also provide a wide range of commercial property insurances for, Hotels, Guest Houses, Licensed Premises, Shops, Offices, Warehouses, etc.

We only offer products from a limited number of insurers.

We only offer products from a single insurer.

---

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

---

We will advise and make a recommendation for you after we have assessed your needs.

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 this service?

---

A fee may be payable for advice and administration, and for any mid term adjustments in relation to most types of property insurance.

Any charges are as outlined in our **General Insurance Terms of Business**.

No fee.

---

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

---

### 5. Who regulates us?

---

UKinsurancenet is the trading title of Internet Insurance Services UK Ltd, authorised and regulated by the Financial Services Authority. Our FSA Register number is 300859

Our permitted business is advising on and arranging non-investment 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.

---

---

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

---

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

... in writing Write to the “Customer Care Manager” at the address shown above

... by phone Telephone 0844 875 37 65

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

---

**8. 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.

Compensation for insurance advising and arranging is available as follows:

- Until 31st December 2009 - 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
- From 1st January 2010 - Insurance advising and arranging is covered for 90% of the claim, without any upper limit

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk).