
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?

- We offer products from a range of insurers for van insurance
- We only offer products from a limited number of insurers for van insurance
- We only offer a product from Groupama Insurances for van insurance

3 Which services will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for van insurance
- You will not receive advice or a recommendation from us for van insurance. We may ask you 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?

- A fee for van insurance
- No fee for van insurance

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

5 Who regulates us?

insuredrisks.co.uk, 12 Great George Street, Bristol, BS1 5RH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309057.

Our permitted business is making, arranging or advising on non-investment insurance contracts for commercial and retail customers.

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 Ownership

Groupama Insurances, through its subsidiaries, owns 50% of our share capital.

7 What to do if you have a complaint

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

...in writing Write to Managing Director, 12 Great George Street, Bristol, BS1 5RH

...by phone Telephone 0117 925 5515

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.

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.