
1. The Financial Conduct Authority (FCA)

The FCA 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 Private Car, Home & Commercial Insurance.
- We only offer from a limited number of insurers for Motor Breakdown, Motorcycle, Marine, Caravan and Travel Insurance.
Ask us for a list of insurers we offer insurance from.
- We only offer auxiliary products from the following: Lawshield for Motor & Home Legal Expenses Insurance and Excess Insurance. DAS for Loss Assist and Commercial Legal Protection. Great Lakes for Tools in Transit and Landlords Legal Expenses, Rent Guarantee & Home Emergency.

3. Which service will we provide you with?

We will advise and make a recommendation to you after we have assessed your needs for Private Car, Commercial Vehicle, Motorcycle, Fleet, Motor Breakdown, Residential Building & Contents, Residential Let Property, Unoccupied Residential Property, Marine, Caravan, Travel, Legal Expenses Insurance and Excess Insurance.

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

We normally receive commission from insurers or intermediaries when introducing or arranging insurance. In addition, we charge administration fees for each risk and new or reinstated client entity that we process and a fee for portfolio/ multi-risk management. See our terms and conditions of service for further details. Our fees are summarised below:

New and returning clients	
<i>Creating or reinstating client entities</i>	£40
New and existing clients	
<i>Each risk inception</i>	£40
<i>Renewing or re-broking each risk</i>	£40
<i>Portfolio/ multi-risk client management</i>	£40
Servicing	
<i>Mid-term adjustment processing of each risk</i>	£20
<i>Effecting cancellation of each risk *</i>	£20
<i>Amex card payment processing</i>	2.55%

* We do not charge cancellation fees for the following policies: Excess Insurance, Legal Expenses, Travel Insurance and Breakdown Insurance.

Business clients
Each risk inception *£variable **

* For business clients (non-consumers), we may charge supplementary fees associated to arranging and servicing products.

We will provide details of all our fees before liability is incurred, or before the conclusion of contract, whichever is earlier.

We do not normally credit or refund any proportion of the commission that we expect to receive for arranging risks or from additional premiums charged during the life of a policy, unless a risk or policy is cancelled prior to its start date or cancelled during the entitlement of a cooling off period. Therefore, any return in premium that we process during the life of a policy will be credited or refunded net of this commission, unless otherwise agreed.

If you ask us to cancel your policy prior to its start date or during a cooling off period, and a premium refund is due to you, we will credit or refund the commission we would have received from the policy in full.

We do not normally credit or refund any proportion of our fees. We do however reserve the right to waive our fees at our total discretion.

5. Who regulates us?

First Point Insurance Management Limited, Talavera Court, Darnell Way, Northampton NN3 6RW is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register is 310158.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 1116768.

6. What to do if you have a complaint

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

... in writing	First Point Insurance Management, General Manager, Talavera Court, Darnell Way, Northampton NN3 6RW
... via email	complaints@firstpoint.co.uk
... by phone	01604 498885

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

7. Are we covered by the Financial Services Compensation Scheme?

We are covered by the Financial Services Compensation Scheme (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 90% 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.