

INFORMATION ABOUT OUR INSURANCE SERVICES

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: ALPS for Motor & Home Legal Expenses Insurance and Excess Insurance. DAS for Loss Assist and Commercial Legal Protection. Vantage Protect 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 processing & managing insurance risks and customer data. See our terms and conditions of service for further details and our fees below:

Applicable to all new or returning and existing customers	Amount	Frequency
<i>Creating or subsequently reinstating each client profile ¹</i>	<i>£40</i>	<i>once only on each occurrence</i>
<i>Incepting, renewing or re-broking each risk ^{2 3}</i>	<i>£40</i>	<i>each occurrence</i>
<i>Portfolio/ multi-risk client management ³</i>	<i>£40</i>	<i>once annually</i>
<i>Incepting, renewing or re-broking each individual ² excess insurance or each multi-vehicle ⁴ excess insurance</i>	<i>£20</i>	<i>each occurrence</i>
<i>Mid-term adjustment processing of each risk ^{2 3}</i>	<i>£20</i>	<i>each occurrence</i>
<i>Effecting cancellation of each risk ³</i>	<i>£20</i>	<i>each occurrence</i>
Business customers/ non-consumers		
<i>Incepting, renewing or re-broking each risk ² and any mid-term processing of each risk ²</i>	<i>£variable⁴</i>	<i>each occurrence</i>

All other fees above will apply

¹ due and payable when you initially proceed with insurance cover or when you lapse then subsequently return and proceed with Just insurance cover. ² each individual insurance risk. ³ excluding excess insurance, legal expenses, travel insurance and breakdown insurance. ⁴ up to 8 vehicles per policy transaction. ⁵ for business customers (non-consumers), we may charge supplementary fees associated with arranging and servicing insurance.

We will provide details of all our fees before liability is incurred, or before the conclusion of contract, whichever is earlier. We reserve the right to waive or reduce our fees at our total discretion.

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

If eligible, when an insurance risk or policy is cancelled prior to its start date or during the entitlement of a cooling off period we will use reasonable endeavours to provide you with a full refund. Refunds in these circumstances are subject to any premiums and/ or fees charged by the insurer or intermediary. See our terms of service for further details.

It is important to note that in some circumstances there will be no refund due you at all in the event of cancellation, such as for non-refundable insurance policies, on risks and policies where claims have been made, or for any occurrence, event or loss which may lead to a claim.

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 <https://register.fca.org.uk>.

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

6 What to do if you have a complaint

If you wish to register a complaint, please contact us at any of the following:

General Manager
First Point Insurance Management,
Talavera Court, Darnell Way,
Northampton NN3 6RW

Email: complaints@firstpoint.co.uk

Tel: 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 at <https://www.fscs.org.uk>.