



## Key facts about our insurance service

This document contains important information about our regulatory responsibilities under the supervision of the Financial Services Authority.

### 1. About our Company

Qdos Broker & Underwriting Services Limited is a specialist insurance intermediary our registered office is at Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY, Tel: 01455 850000. Qdos Broker & Underwriting Services Limited is registered in England under Company Number 6012716.

We are authorised and regulated by the Financial Services Authority. Our Firm Reference Number is 460886 and our permitted business is arranging general insurance services. You are able to check our details on the FSA Register at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or by telephoning the FSA on 0845 606 1234. Qdos Consulting Limited (Firm Reference Number 463442) and Qdos Status Services Limited (Firm Reference Number 463447) are Appointed Representatives of Qdos Broker & Underwriting Services Limited.

### 2. Our services

We only offer our own Legal Expenses, Employers Liability, Public Liability and Personal Accident insurance products. The insurer in respect of these products is either Groupama Insurance Company Limited, Great Lakes Reinsurance (UK) PLC, HCCI or AXA Insurance UK plc.

We have been given the authority by the insurer to provide premium quotations (within agreed parameters) and handle claims made against our own insurance products. We are not contractually obliged to only offer products insured by these insurers.

### 3. Client monies

Client money is any money that we receive and hold in the course of carrying out business with you. We will hold money received from you, or claims money paid to us from insurers, in a separate bank account designated as a statutory trust. This means that we will only pay money due from a customer to an insurer when it has been received from the customer. Also claims money will only be paid to a customer when it has been received from the insurer. We will hold such monies as an agent to the insurer and risk transfer will apply to the premium or monies, therefore the insurer will regard premium received by Qdos as having been received by themselves.

### 4. Cover information and policy documentation

We will provide sufficient information to allow you to make an informed decision before concluding a contract of insurance. This may include details of the type of cover and its significant features and benefits, along with any significant or unusual exclusions or limitations to the policy.

### 5. Renewal of your insurance

We will contact you with renewal terms at least 21 days prior to the renewal of your policy. We will advise you of any proposed changes to the terms of the policy and its price.

### 6. Premium

We will provide a statement of the premium due along with details of any taxes and where applicable any fees that are due.

### 7. Cancellation

If you cancel your policy within the first 14 days of cover, or within 14 days of you receiving confirmation that cover is in place and details of the cover, which ever is the latest, we will provide you

with a full refund of premium and your policy will be cancelled from inception. If you cancel after the first 14 days of cover, your policy will be cancelled from the date we receive your instructions (which should be sent to the address in point 1 'About our Company' of this document) and we will, where the annual premium has been paid in full, refund a proportionate part of the premium corresponding to the un-expired period of insurance. If a claim has been made against the policy then any costs paid to you in respect of the claim will be deducted from the amount of premium rebate due.

### 8. Complaints

If you have a complaint about our services you should in the first instance register the complaint, to your normal contact, by telephone, post or facsimile at the contact details provided in point 1 'About our Company' of this document.

If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior manager to investigate the matter and provide you with a response. We will send you a final response or a holding letter within one week of receiving your complaint. Our final response will state whether we accept or reject the complaint, if we reject the complaint we will provide full reasons for doing so. If you cannot settle your complaint with us you can refer it to the insurer, if the insurer cannot settle your complaint you may be entitled to refer it to the Financial Ombudsman Service.

### 9. Compensation scheme

In the event of our failure, or the failure of any other UK insurance company or UK broker you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). This will depend on your 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. Further information about the compensation scheme is available from the FSCS.

### 10. Money laundering

We are obliged to take reasonable steps to safeguard our company and our clients against the risk of financial crime. To help us achieve this we may ask you to provide us with additional information relating to any insurance transactions you ask us to undertake on your behalf.

### 11. Confidentiality

We will treat any personal data or other information we receive from you as confidential. We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with any personal data you provide us with. Unless you advise us otherwise, we shall assume that we have your permission to disclose your personal information where necessary for the purposes of arranging your insurances. We may inform you of other services or products which could be of interest to you.

### 12. Claims

In the event of a claim you should notify us immediately by telephone, post or facsimile at the contact details provided in point 1 'About our Company' of this document, claims notifications should be made for the attention of the Claims Manager.

### 13. Governing laws

The relationship between us as an insurance intermediary and you as a customer are governed by English Law. If there is a dispute which cannot be resolved under our complaints procedures it will be dealt with in the courts of England and Wales.

### 14. Duty of disclosure

It is your responsibility to disclose all material information that is known to you and which might influence the judgement of insurers in determining the scope of cover, the price or whether or not to accept the risk. This applies even if you complete a Proposal Form.