



Insurance Connections/ Under The Sun
Is Authorised and Regulated by the Financial Services Authority Ref: 308056
3, The Pantiles, Bexleyheath, Kent, DA7 5HH. Tel 01322 449533 / 01322 449544

Keyfacts

INITIAL DISCLOSURE DOCUMENT / UTS Webversion 3 Updated 01/06/08

Important (to be read in conjunction with the Terms of Business Document.)

Insurance Connections / Under The Sun is Authorised and Regulated by the **Financial Services Authority**. Our registration number is 308056

ABOUT OUR INSURANCE SERVICES

We are permitted to provide information to customers, act as agents, arrange and assist in the administration and performance of general insurance, non-investment contracts. This information can be checked 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**.

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.

Whose products do we offer?

As an independent insurance intermediary we will be offering our products as per option 1 from the following list of permitted trading options. Commercial, Home, Vehicle, and Business Insurance. Known as Insurance Connections.

We will be trading as option 3 for Travel Insurance. Known as Under The Sun.

[1] The advice or information that we will provide you with in relation to your insurance requirement is based on an analysis of a limited number of insurance undertakings. We will provide you on request with a list and results, of all the Insurance underwriters' approached in relation to your insurance contract.

[2] We offer products from a range of insurers from the whole insurance market and is based on a fair analysis of the market

[3] (X) We can only offer a product from a single insurer

The service that you will be provided with is the option marked with an "x" above.

We will advise and make a recommendation for you after we have assessed your Insurance needs. 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 on how to proceed.

We can only offer a product from a single insurer in relation to Travel Insurance.

What will you have to pay us for this service?

THERE IS NO FEE CHARGED FOR TRAVEL INSURANCE PRODUCTS.

We will in some instances charge you a fee for arranging your insurance contract, however, we will provide you with details of this prior to the conclusion of the contract.

COMPLAINTS

Our goal is to provide an excellent service to all our customers, however, in the unfortunate event that you are not entirely satisfied with our service and wish to register a complaint please contact our compliance manager in writing at the address specified above or by telephone on **01322 449544**.

We will provide you with a written acknowledgement within 5 working days. If we cannot settle your complaint with us, you may be entitled to refer it to the **Financial Ombudsman Service**.

Please see the full complaint procedure on our Terms of Business.

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, such as Employers Liability and Motor Third Party, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the **FSCS**.