

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA 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.
- We only offer products from a limited number of insurers.
- Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for travel insurance. 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 about how to proceed.

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

We may charge an administration fee of up to £25.00 for any mid-term change to the policy that you may request.

5. Who regulates us?

Southdowns Insurance Services Limited, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY is authorised and regulated by the Financial Conduct Authority.

Our FCA Register number is 526980.

Our permitted business is that of an insurance intermediary dealing in and arranging contracts of general insurance. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register/ or by contacting the FCA on 0800 111 6768.

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

If you wish to initiate a sales or administration complaint, please contact the Southdowns Sales and Service office:

In writing - Write to the Operations Manager, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY

By phone - Telephone the Duty Manager on 01903 255659

If you wish to initiate a claims complaint, please write to, or telephone the claims unit dealing with your claim.

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service, full details can be found within the 'Making a complaint' section of the policy wording.

7. 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 circumstances of the claim.

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