

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 only offer products from a limited number of insurers for Term Life, Travel, Personal Accident and Sickness, Professional Indemnity, Motor and Household insurance.

Ask us for a list of Insurers we offer insurance from.

3. Which services will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Travel, Personal Accident and Sickness insurance and Professional Indemnity insurance.

You will not receive advice or a recommendation from us for Term Life Assurance, Motor and Household 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 receive our remuneration in the form of commission from the insurance companies.

A printed policy fee of £3 for travel policies where the policy is bought online and printed policy documents are requested.

A fee for travel policies:

£6 for Single trip policies where the premium including IPT is less than £50

£6 for changes to your cover requested after the policy documents have been issued

£6 for cancellation of your policy after the cooling off period has expired.

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

5. Who regulates us?

Irvine Insurance Brokers Limited of 7 Stand Street, Warwick, CV34 6HR is authorised and regulated by the Financial Conduct Authority. Our Register number is 307635.

Our permitted business is advising on and arranging general insurance contracts that have no element of investment.

You can check this on the Register by visiting the FCA's web-site <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6788.

6. What to do if you have a complaint

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

...in writing The Director
Irvine Insurance Brokers Limited
7 Stand Street
WARWICK
CV34 6HR

...by phone 01926 838 930 *...by email* info@irvine-insurance.co.uk

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 (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 cover provides protection for 90% of the claim without any upper limit. Compulsory insurance is 100%. Further information about compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.