

QDOS Insurance Services Limited

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 only offer products from a single insurer.

3 Which service will we provide you with?

You will not receive advice or a recommendation from us. 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?

No fee is payable for the insurance provided, but we may be paid a commission by the insurer. Details are available on request.

- You will be charged £7.50 for a midterm adjustment, cancellation or duplicate documents.
 - You will be charged £30.00 for an unpaid direct debit or uncleared cheque.
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5 Who regulates us?

QDOS Insurance Services Limited is authorised and regulated by The Financial Conduct Authority. Our Financial Services Register number is 472167.

Our permitted business is advising on, arranging, and administering non-investment general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do>.

6 What to do if you have a complaint

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

in writing

Write to Robert Hannah, Complaints Department, QDOS Insurance Services Limited, St Ann's House, Parsonage Green, Wilmslow, Cheshire SK9 1HG.

by phone

Call us on 0800 440 24178

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 advising and arranging is covered for 90% of the claim, without any upper limit.

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