

About our insurance service

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 offer products from a range of insurers.
- ☐ We can 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, Ecclesiastical Insurance Office Plc. for Home Insurance.
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3. Which service will we provide you with?

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ We will not offer any advice and you will need to make your own decision regarding the suitability of any policy of insurance purchased.
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4. What will you have to pay us for our services?

We normally receive a commission from the insurer with whom we place your business and this is expressed as a percentage of the insurance premium.

We may also receive a commission from the placement of any premium finance arrangements or other third party services that we may introduce to you.

In addition, we charge an arrangement fee of £20.00

In respect of any subsequent changes required to your policy we usually make an administration charge of £20.00.

You will receive a specific quotation, which will tell about any other fees relating to your particular insurance policy, and full details are contained in our published Terms of Business, a copy of which is enclosed.

5. Who regulates us?

Cass Stephens Insurances Ltd, Windsor House, 200 Barnwood Fields, Gloucester GL4 3RT is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 310323. You can check this on the Financial Services Register by visiting the FCA's Register by visiting the FCA's website at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of all types of General Insurance policies and arranging consumer credit where we act as a broker.

6. What to do if you have a complaint?

Our aim is to provide a first class service, however, If you wish to register a complaint, please contact us:

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| ... in writing | Write to Paul Baldwin. Parksure Department C/o Cass Stephens Insurances Ltd, Windsor House, 200 Barnwood Fields, Barnett Way, Gloucester. GL4 3RT |
| ... by phone | Telephone 01452 314413 |
| ... by email | mail@parksure.com |

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. – <http://www.financial-ombudsman.org.uk/>

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

If we are unable to meet our obligations, you may be entitled to compensation from the FSCS.

If we have advised or arranged insurance for you this will be covered for 90% of a claim, without any upper limit, however claims under compulsory insurance, professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholders are protected at 100%.

Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and www.fscs.org.uk. Further information about compensation scheme arrangements is available from the FSCS.