



Authorised and Regulated by
the Financial Services Authority

ABBOTT INSURANCE

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keyfacts[®]

About our insurance services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

2. What products do we offer?

- We offer products from a range of insurers for Travel, Liability, Shop, Office, Property Owners and other simple commercial insurance.
- We only offer products from a limited number of insurers for Vehicles, Goods in Transit, Children's nurseries & complex commercial insurance.
- We only offer products from a single insurer for Motor Breakdown, Event, Wedding and Pet Insurance.

3. Which service will we provide you with?

- We may advise you and make a recommendation for you after we have assessed your needs
- You may not receive advice or 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 you will have to pay us for our services

- A fee as detailed below.**

Fee Band 1 : Nil Fee

- ◆ Up to 4 quotes for the same case.
- ◆ Renewals with same insurer and payment method

Fee Band 2 : £10.00

- ◆ New policies paid in full
- ◆ New policies paid by instalments where a deposit of at least 10% is collected.
- ◆ Mid-Term Adjustments or Reissuing documents
- ◆ Cancellation after 30 days from inception or renewal
- ◆ Changing to an alternative insurer at renewal.

Fee Band 3 : £25.00

- ◆ Setting up payment by instalments with nil deposit
- ◆ Cancellation within 30 days of inception or renewal.
- ◆ Second and subsequent copies of your main file or claim file.
- ◆ Rectifying a default on instalments
- ◆ Processing a cheque not honoured by your bank
- ◆ A copy of your file for Abbott Insurance services that did not lead to Abbott's arranging your insurance.

Fees for professional services and advice that is not related to a specific contract of insurance will be payable at £50 per hour.

- No fee.**

You will receive a quotation that will tell you about any fees relating to any particular insurance policy.

5. Who Regulates Us?

Abbott Associates Limited, 86 High Street, Cowdenbeath, KY4 9NF is authorised and regulated by the Financial Services Authority. Our FSA register number is 304304.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA Register by visiting the FSA web-site www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

6. What to do if you have a complaint

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

... in writing 86 High Street, Cowdenbeath, KY4 9NF

... by phone 01383 511442

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?

We are covered by the Financial Services Compensation Scheme. 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.

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