

# 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 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. 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?

	A cancellation fee of £20 for annual policies. A Direct Debit fee of £18 payable upfront.
	No fee

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

## 5. Who regulates us?

Qdos Contractor is a trading name of Qdos Broker & Underwriting Services Limited, which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 463447.

Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of non-investment insurance contracts.

You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## 6. What to do if you have a complaint

**Post:** The Compliance Manager, Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicester, LE4 9HA.

**Telephone:** 01455 852058

**Email:** [feedback@qdosunderwriting.com](mailto:feedback@qdosunderwriting.com)

**Online:** If you wish to complain about an insurance policy purchased online, you may be able to use The European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>

## 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, with no upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.