

# About our insurance services



Coversure Insurance Services  
136 North Street,  
Hornchurch,  
Essex,

RM11 1SU  
Tel: 0800 3081136  
Fax: 01708 444420

## Coversure Insurance Services Hornchurch

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### 1 The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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### 2 Whose products do we offer?

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- For most insurances we are able to offer products from a wide range of providers constituting a fair and personal analysis of the market
- For a limited number of insurances including Legal Expenses, Home Emergency, Motor Breakdown and other Motor associated products, we only deal with one or two specialist Insurers and will advise you their details before concluding any sale.
- For internet sales we only use a small panel of Insurers and their names will be displayed on-line.

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### 3 Which service will we provide you with?

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- We will advise and make a personal recommendation for you after we have assessed your needs.
- You will not receive advice or a personal recommendation from us for internet sales. 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.

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### 4 What will you have to pay us for our services?

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- A fee for administration costs may be charged if you take out insurance with us. See our Terms of Business Agreement for details.
- No fee for advice and our recommendations.

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

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### 5 Who regulates us?

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Lloyd and Larke Ltd t/a Coversure Insurance Services , 136 North Street, Hornchurch, Essex, RM11 1SU is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 549983 .

You can check this on the Financial Services Register by visiting the FCA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0845 606 1234.

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

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

**... in writing**      Coversure Insurance Services 136 North Street, Hornchurch, Essex, RM11 1SU

**...by phone**      0800 3081136

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

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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.

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.