



CHARTIS DIRECT

Chartis Insurance UK Limited
The Chartis Building
58 Fenchurch Street
London
EC3M 4AB

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. You should 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 for non-investment contracts.
- We can only offer products from a limited number of insurers for non-investment insurance contracts in relation to personal or general insurance. This product is underwritten by Chartis Insurance UK Limited. Chartis Insurance UK Limited is registered in England number 1486260. Registered office: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.
- We only offer products for 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 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?

- An administration fee of £15 is payable if this insurance policy is cancelled after the 14 day cooling off period.
- No fee. You only pay the insurance premium. We do not charge an additional fee for our services.

5. Who regulates us?

Chartis Insurance UK Limited is authorised and regulated by the Financial Services Authority. (FSA Registered number 202628). Our permitted business is arranging general insurance.

The sale of this policy is administered by UNAT Direct Management Limited (FSA Registered number 312350).

This information can be checked on the FSA Register by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Chartis Insurance UK Limited is 100% owned by Chartis Inc. incorporated in the United States of America.

7. What to do if you have a complaint

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

In relation to the sale of this policy:

...in writing The Customer Services Manager, Chartis Direct Insurance,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

...by phone 0845 677 0095

In relation to claims:

...in writing The Customer Care Manager, Travel Guard Claims Department,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

...by phone 0845 603 4097

In relation to claims under section O - Dynamic packaging insurance:

...in writing The Claims Manager, IPP Claims Office,
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

... by phone 0208 776 3752

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

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. 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. You can get more information about compensation scheme arrangements from the FSCS.