

INFORMATION ABOUT OUR INSURANCE SERVICES

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 for Motor Insurance, Motorcycle Insurance, Building & Contents Insurance and Commercial Insurance (except those listed below). Ask us for a list of insurers we offer insurance from.
- We only offer auxiliary independent products from the following insurers or intermediaries: ALPS for Motor Breakdown Assistance, Replacement Vehicle Hire, Tools in Transit, Motor Legal Expenses, Home Legal Expenses, Excess Insurance, Commercial Legal Expenses, Sole Trader's Legal Expenses, Landlords' Legal Expenses, Rent Guarantee and Home Emergency. Lorega for Loss Recovery Insurance. Navigators & General and AIG for Marine Insurance. Jensten Underwriting for Caravan and Special (vehicle) Types. SunWorld for Travel Insurance.

3 Which service will we provide you with?

After assessing your needs, we will advise and make a personal recommendation to you. When offering a product from a range of insurers, our recommendation will be based on a fair and personal analysis of the market. Our recommendation will not be based on market analysis when offering an auxiliary independent product. However, we will not be offering a product under any contractual obligation to do so.

4 What will you have to pay for our services?

We usually receive a commission from insurers or intermediaries when introducing or arranging insurance. In addition, we charge supplementary administration fees for processing & managing insurance risks and customer data. Each fee is set out below. Also, see our terms and conditions of service for further details. We reserve the right to waive or reduce our fees at our discretion.

Applicable to all new or returning and existing customers	Amount	Frequency
<i>Creating or subsequently reinstating each client profile ¹</i>	<i>£40</i>	<i>once only on each occurrence</i>
<i>Incepting, renewing or re-broking each risk ^{2 3}</i>	<i>£40</i>	<i>each occurrence</i>
<i>Arranging short-period temporary import insurance</i>	<i>£40</i>	<i>each occurrence</i>
<i>Portfolio/ multi-risk client management ³</i>	<i>£40</i>	<i>once annually</i>
<i>Incepting, renewing or re-broking each ² breakdown assistance, excess or multi-vehicle ⁴ excess insurance</i>	<i>£20</i>	<i>each occurrence</i>
<i>Mid-term adjustment processing of each risk ^{2 3}</i>	<i>£20</i>	<i>each occurrence</i>
<i>Effecting cancellation of each risk ³</i>	<i>£20</i>	<i>each occurrence</i>
Business customers/ non-consumers		
<i>Incepting, renewing or re-broking each risk ² and any mid-term processing of each risk ²</i>	<i>£variable⁵</i>	<i>each occurrence</i>
<i>All other fees above will apply</i>		

¹ due and payable when you initially proceed with insurance coverage or when you lapse, then return and proceed with insurance cover. ² each individual insurance risk. ³ excluding excess insurance, legal expenses, travel insurance and breakdown insurance. ⁴ up to 8 vehicles per policy transaction. ⁵ for business customers (non-consumers), we may charge supplementary fees associated with arranging and servicing insurance.

We do not typically credit or refund any proportion of our fees or the commission that we expect to receive for arranging insurance or from additional premiums charged during the life of each insurance risk or policy unless each risk or policy is cancelled before its start date or cancelled during the entitlement of a cooling off period. Any return in premium that we process during the life of each insurance risk or policy will be credited or refunded net of this commission unless otherwise agreed.

If eligible, when an insurance risk or policy is cancelled before its start date or during the entitlement of a cooling-off period, we will use reasonable endeavours to provide you with a full refund. In these circumstances, refunds are subject to any premiums and/or fees charged by the insurer or intermediary. See our terms of service for further details.

It is important to note that in some circumstances, there will be no refund due to you in the event of cancellation, such as for non-refundable insurance policies, on risks and policies where claims have been made, or for any occurrence, event or loss which may lead to a claim.

5 Who regulates us?

First Point Insurance Management Limited, Talavera Court, Darnell Way, Northampton NN3 6RW, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register is 310158. You can check this on the Financial Services Register by visiting the FCA's website: <https://register.fca.org.uk>.

Our permitted business is advising and arranging non-investment insurance.

6 What to do if you have a complaint

If you wish to register a complaint, please get in touch with us at any of the following:

General Manager	Email: complaints@firstpoint.co.uk
First Point Insurance Management, Talavera Court, Darnell Way, Northampton NN3 6RW	Tel: 01604 498885

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 (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 are covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at <https://www.fscs.org.uk>.