



about our insurance services



INSURANCE BROKERS

10, Donnington Park  
Birdham Road  
Chichester  
West Sussex  
PO20 7DU

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### 1. The Financial Services Authority (FSA)

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The FSA 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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- We offer products from a range of insurers for motor insurance via the independent intermediary Be Wiser Insurance Services Ltd.
  - We only offer products from a limited number of insurers for commercial insurance contracts. Ask us for a list of insurers we offer insurance from.
  - We only offer products from a single insurer.
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### 3. Which service will we provide you with?

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- 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.
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### 4. What will you have to pay us for this service?

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- No fee or administration charge in excess of your premiums for arranging or issuing your original or renewal insurance contracts. We are remunerated by the insurer for arranging your insurance and will disclose this amount, if requested.
  - A fee of up to £25 as an administration charge for issuing copy policies or documents:
    - requested by third parties such as banks or solicitors; or
    - as a result of loss by you of the original paperwork.
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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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Warrings Limited, of 10 Donnington Park, Birdham Road, Chichester, West Sussex PO20 7DU is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309481.

Our permitted business is:

- arranging (bringing about) deals in investments;
- dealing in investments as agents; and
- making arrangements with a view to transactions in investments

for General Insurance business.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA 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 Write to: Warrings Ltd, 10 Donnington Park, Birdham Road, Chichester, PO20 7DU

... by phone Telephone: 01243 523300

... by email Email: enquiries@warrings.co.uk

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 100% of the first £2,000 and 90% of the remainder 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 the compensation scheme arrangements is available from the FSCS.