



ABOUT OUR INSURANCE SERVICES

Thomas Sagar Insurances Ltd

30 Willow Street
Accrington
BB5 1LU

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 commercial insurance.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for commercial insurance.

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. We will also help and advise you on any ongoing changes you have to make and assist you with any claims you need to make. We will advise you should we have any special arrangements with insurers or should you have to deal directly with the insurers for ongoing policy administration. You will also be advised should we act as an Appointed Agent or Appointed Sub-Agent for any other intermediary in arranging your insurance. We may issue policies on behalf of some insurers.

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

A fee to cover the administration of your insurance. This will be a maximum of:

New Policies £50, Renewals £50, Cancellations £50, Mid Term Adjustments £25,
Duplicate Documentation £25, Accident Management £50.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Please note that in the event of a refund being due to you these will be made net of commission and fees.

5. Who regulates us?

Thomas Sagar Insurances Ltd, 30 Willow Street, Accrington BB5 1LU, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 303967.

Our permitted business is as an insurance intermediary and we are authorised to advise on, arrange and provide you with non-investment insurance contracts from insurance companies.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

.....**in writing** Write to Mr J M Herd, Thomas Sagar Insurances Ltd,
30 Willow Street, Accrington, BB5 1LU

.....**by phone** Telephone 01254 391411

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 (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.

Non Compulsory Insurance 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 upper limit.

Further information about compensation scheme arrangements is available from the FSCS.