

About our Insurance Services BIG Warranties Ltd

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.
- We can offer products from a limited number of insurers.
- We only offer products from Qudos Insurance A/S for Equipment insurance.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your need for Equipment Insurance.
- 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.

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

- A fee.
- No fee.

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

5 Who regulates us?

BIG Warranties Ltd is an appointed representative of Commercial and General Limited, Kestrel House, 111 Heath Road, Twickenham, TW1 4AF which is authorised and regulated by the Financial Conduct Authority. Commercial and General Limited's Financial Services Register number is 300001.

Commercial and General Limited permitted business is arranging general insurance contracts. You can check this on the *Financial Services Register* by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

.....in writing: Write to: Complaints, BIG Warranties, Richmond House, Richmond Hill, Bournemouth. Dorset, BH2 6EZ

.....by phone: Telephone: 0800 7797444

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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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