



## about our insurance services

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**Managed Risk Solutions Ltd**  
**10 Queensbridge**  
**Northampton**  
**NN4 7BF**



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

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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.

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### **2. Who regulates us?**

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Managed Risk Solutions Ltd of 10 Queensbridge, Northampton, NN4 7BF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 464318.

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

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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### **3. 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.

Most Insurance contracts are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on 0207 892 7300 or by visiting <http://www.fscs.org.uk/>

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### **4. What to do if you have a complaint**

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Our aim is to provide a high standard of service to you at all times. However there may be occasions when you feel that this objective has not been achieved, and if this occurs we are committed to resolving matters fairly and promptly.

In the first instance you should contact the Executive who handled your business, either:

- in writing, at the address shown on the letter (or business card) that accompanies this document, and/or;
- by telephone, using the number shown on the letter (or business card) that accompanies this document,

In all cases please quote any reference we have given you.

Should the matter not be resolved to your satisfaction, please write to:

*Complaints Department  
Managed Risk Solutions Limited  
10 Queensbridge  
Northampton  
NN4 7BF*

*Telephone: 01604 823530*

The matter will be given full attention.

If your complaint directly concerns the actions of an Insurance Company or Insurance Broker, you may also contact the Financial Services Authority as above, or you can approach The Association of British Insurers or the British Insurance Brokers' Association for assistance. The address and telephone number of the London Headquarters for these are:

*Association of British Insurers  
Consumer Information Department  
Association of British Insurers  
51 Gresham Street  
London  
EC2V 7HQ*

*Telephone: 0207 600 3333*

*British Insurance Brokers' Association  
14 Bevis Marks  
London  
EC3A 7NT*

*Telephone: 0870 950 1790*

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

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## **5. Which insurance companies do we use to select your insurances?**

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We are able to access the entire range of insurance providers and are not restricted in any way in the markets we can utilise

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## **6. What Service will we provide you with?**

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We are a specialist insurance consultancy acting on your behalf to assist in arranging your insurance cover. Our service may include advising you on your general insurance needs and arranging for the most cost effective cover to be put in place. We will seek to identify your insurance needs in reliance upon information which you provide to us. We will advise and make a recommendation to you of who we believe to be the most appropriate Insurance Broker and/or Insurance Company to meet those needs for commercial/personal lines products.

Whilst providing a service to you we commit to meeting the following service standards:

Phone calls – respond within 8 working hours

Emails/fax/general correspondence/queries – respond within 5 working days

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## **7. What will you have to pay us for our services?**

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You will pay a fee for our service.

You will receive a quotation which will tell you about our fees.

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## **8. Your legal duty to disclose information to us and insurance companies**

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It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it. It is important you ensure that all statements you make on the proposal form, claim forms and other documentation are full and accurate. Please note that if you fail to disclose any material information or change of circumstances to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

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## **9. Insurer Solvency**

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Whilst we will endeavour to place business with insurers who demonstrate an adequate level of financial solvency, and although their regulator requires them to maintain a minimum level of capital, we cannot guarantee the solvency of any insurer.

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## **10. Your insurance policy (policies)**

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As and when we feel it appropriate we may review your policy and look to enhance and/or extend the cover offered.

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## **11. Confidentiality and Data Protection**

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All information about you of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information we have about you to insurers, intermediaries, risk management assessors, uninsured loss recovery agents and other third parties involved (directly or indirectly) in your insurance.

We or they may also use the information we hold about you to provide you with information on other products and services we or they can offer and which we or they feel may be of interest to you. If you do not wish to receive marketing information from us or them, or for us to disclose information about you to other parties for marketing purposes, please contact us immediately.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

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## **12. Governing Law**

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These Terms are governed by and construed in accordance with the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the Courts of England and Wales.

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