



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

The FSA is the independent watchdog that regulates financial services. It requires us to give out this document. Use this information to decide if our services are right for you.

**2. Whose products do we offer?**

We only offer products from a limited number of insurers.

**3. Which service will we provide you with?**

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?**

We do not charge for any quotation given. You are advised that the total price quoted to you may include a fee/service charge; these will be identified to you separate from the insurance premium and are non-refundable. There is an £8.00 charge for reprinting, reissuing or faxing documents seven days after expiry of the insurance cover.

**5. Who regulates us?**

**Insuredaily** is a trading name of Sky Insurance Services Group Ltd, who is authorised and regulated by the Financial Services Authority. Our Firm Reference Number is 469048.

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

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting the FSA on 0300 500 5000

**6. What to do if you have a complaint**

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

.... in writing to      ID Customer Services Manager  
                                 Sky Insurance Services Group Ltd  
                                 Sky House  
                                 28 Station Close  
                                 Potters Bar  
                                 Hertfordshire  
                                 EN6 1TL

.... by phone            08701 453 399

.... by fax                08701 453 400

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 Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)