



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 single insurer.

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 or advice 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.

5. Who regulates us?

Insuredaily is a trading name of Sky Insurance Group Services Ltd, 56 Southbury Road, Enfield, Middlesex, EN1 1YB 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 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 Group Services Ltd
48b The Broadway
Darkes Lane
Potters Bar
Hertfordshire
EN6 2HW

.... 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