

Terms of Business

About our Insurance Services

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.

Whose products do we offer?

We only offer products for:

- i) Motor Vehicle Insurance.
- ii) Early Settlement Protection Insurance
- iii) GAP Insurance

We only offer Motor Vehicle Insurance from Brit Insurance Limited and we only offer Early Settlement Protection and GAP Insurance from Alpha Insurance and GAP Only Insurance from Enterprise Insurance.

Which service will we provide you with?

You will not receive advice or a recommendation from us for Motor Vehicle Insurance or Early Settlement Protection and GAP 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.

What will you have to pay us for our services?

A fee will not be charged.

Who regulates us?

Linkfield Insurance Logistics Limited, 38 Albert Road North, Reigate, Surrey, RH2 9EH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 308926

Linkfield Insurance Logistics Limited is permitted by the Financial Services Authority to offer, deal in, arrange and administer products classed as non-investment products by the Financial Services Authority.

Ownership

Linkfield Insurance Logistic Limited is 100% owned by its shareholders.

What to do if you have a complaint?

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

In writing Linkfield Insurance Logistics Limited
38 Albert Road North
Reigate
Surrey
RH2 9EG

By telephone 01737 232000

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

Are we covered by the Financial Services Compensation (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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Are we registered under the Data Protection Act 1998?

Linkfield Insurance Logistics Limited is registered under the Data Protection Act, 1988. We will only obtain personal information when necessary and shall treat such personal information as private and confidential (even when you are no longer a customer) except when disclosure is a requirement under law or required to administer the contract of insurance. For instance will be required where services are provided by third parties such as in claims handling. The third party providers will also be registered under the Data Protection Act 1988. We keep records of all business transactions for at least three years. The Data Protection Act, 1998 gives you a right to inspect either manual or electronic records that contain information about you. As we treat all clients' records as confidential we reserve the right to give you copies of your particular record rather than allow access to files containing records about other clients.