

## 1. The Financial Conduct Authority

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. Ask us for a list of the insurers we offer insurance from.
- We offer products from a limited number of insurers.
- We only offer products from a single insurer for Legal Expenses, Key Cover, Excess Protection and Home Emergency.

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

- We will advise and make a recommendation for you after we have assessed your needs.
- 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. We charge a fee at policy outset and a fee to administer any changes to your policy. We also charge a fee if your policy is cancelled before the end of the term. If you choose to pay by Direct Debit we will charge a Direct Debit setup fee.
- No fee.

Our charges and how your policy will be administered are fully detailed in our Terms of Business.

## 5. Who regulates us?

One Insurance Solution is a trading style of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority Firm reference No. 302216. Registered office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL. Registered in England and Wales number 04137311. VAT No. 851 1469 32

Brightside Insurance Services Ltd permitted business is advising and arranging general insurance contracts.

You can check these details on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) 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 the Quality Manager at the following address:

One Insurance Solution, Petitor House Riviera Park, Nicholson Road, Torquay TQ2 7TD

Email: [home.enquiries@oneinsurancesolution.co.uk](mailto:home.enquiries@oneinsurancesolution.co.uk)

Telephone: 0845 217 8646

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.

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

Other classes of insurance are covered for 90% of the claim with no upper limit

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