



JBI Coversure Insurance Services
Hercules House, Calleva Park
Aldermaston
Reading
Berkshire
RG7 8AR
Tel: 0118 981 0222
Fax: 0118 981 7007

JBI Coversure Insurance Services - Reading

1 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.

2 Whose products do we offer?

- We offer products from a range of insurers for Motor, Household & Business Insurance.
- We only offer products from a limited number of insurers for Travel and other Personal Insurance contracts. We will be happy to provide a list of Insurers for each product type on request.
- We only offer Personal Legal Expenses Insurance from IGI Insurance.

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
- No fee for advice and our recommendations.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

JBI Coversure Insurance Services, Hercules House, Calleva Park, Aldermaston, Reading, Berkshire. RG7 8AR will be authorised and regulated by the Financial Services authority from 14th January 2005. Our FSA Register number is 308982.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Our permitted business is advising on and arranging general insurance contracts

6 What to do if you have a complaint

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

... in writing Complaints Manager, JBI Coversure Insurance Services, Hercules House, Calleva Park, Aldermaston, Reading, Berkshire. RG7 8AR

...by phone 0118 981 0222

If you cannot settle your complaint with us, from 14th January 2005 you may be entitled to refer it to the Financial Ombudsman Service.

7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

From 14th January 2005 we will be 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.