
1. The Financial Services Authority (FSA)

The FSA 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.
 - We only offer products from a limited number of insurers.
 - We only offer products from Chartis Europe Limited for cancer insurance, personal accident insurance, health insurance and travel insurance.
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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 for cancer insurance, personal accident insurance, health insurance and travel 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.
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4. What will you have to pay us for our services?

- A fee.
 - No fee for cancer insurance, personal accident insurance, health insurance and travel insurance.
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Chartis Direct is a business name of UNAT Direct Insurance Management Limited, 96 George Street, Croydon, CR9 1BU which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 31 2350. Our permitted business is arranging general insurance.

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.

6. Ownership

UNAT Direct Insurance Management Limited is a wholly owned subsidiary of Chartis Europe Limited.

7. What to do if you have a complaint?

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

In writing: Write to UNAT Direct Insurance Management Limited, 96 George Street, Croydon, CR9 1BU

By phone: Telephone 020 8662 8195

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

8. 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.

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

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