

## about our insurance services

UNAT Direct 96 George Street, Croydon, CR9 1BU.

### 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.
- We only offer products from a limited number of insurers.
- We only offer products from Chartis Europe Limited for cancer care insurance, personal accident insurance and health 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 this service?

- A fee.
- No fee for cancer care insurance, personal accident insurance and health insurance.

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

## **5. Who regulates us?**

UNAT Direct Insurance Management Limited, 96 George Street, Croydon CR9 1BU is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312350. Our permitted business is arranging general insurance.

You can check this on the FSA Register by visiting the FSA website at [www.fsa.gov.uk/register](http://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            UNAT Direct, 96 George Street, Croydon, CR9 1BU

... by phone            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. A claim is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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