



About our services

Surf and Protect Ltd

PO Box 4184
Stocksbridge
Sheffield
South Yorkshire
S36 0AS

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. Please feel free to ask us for a list of the insurers and products we offer.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us or our website. We or the website 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?

No fee.

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

5. Who regulates us?

Surf and Protect Ltd, PO Box 4184, Stocksbridge, Sheffield, South Yorkshire, S36 0AS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 313274 Our permitted business is:

- Advising on Investments (except Pension Transfers and Pension Opt Outs)
- Arranging (bringing about) deals in investments
- Making Arrangements with a view to transactions in investments
- Dealing in investments as agent

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

Surf and Protect Ltd is a privately owned Limited Company registered in England and Wales, Company Number: 5041891. Details can be viewed at www.companieshouse.gov.uk

7. What to do if you have a complaint

If you wish to register a complaint, please contact the Customer Services Department, as follows:

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| ... in writing | Write to: Customer Services, Surf and Protect Ltd, PO Box 4184, Stocksbridge, Sheffield, South Yorkshire, S36 0AS |
| ... by phone | Telephone: 0870 757 1471 |

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 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.