



about our insurance services

Foundat Ltd t/a Foundation Insurance Pandy Farm Began Road, Cardiff. CF3 6XL

### **1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

### **2. Whose products do we offer?**

We offer products from across the whole of the UK general insurance market. We will be happy to provide you with a list of these insurers.

### **3. Which services will we provide you with?**

We will advise and make recommendation for you after we have assessed your needs for the general insurance products we offer

### **4. What will you have to pay us for our services?**

A fee, agreed between us in advance of any work, will be charged for any service, where either; there is no commission payable from insurers or; where the commission payable is too low to adequately reflect the work we undertake in advising, arranging and administering the general insurance products we offer.

No fee will be payable where the level of commission paid by insurers is sufficient to pay us for the work we undertake in advising, arranging and administering the general insurance products we offer.

Most of our clients do not pay a fee for our service.

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

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

Foundat Ltd t/a Foundation Insurance, Pandy Farm, Began Road, Cardiff. CF3 6XL is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307901.

Our permitted business is arranging, advising and administering general insurance contracts (non investment insurance contracts).

You can check this on the FSA's Register by visiting FSA's website; [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

### **6. What to do if you have a complaint?**

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

**In writing:** Write to Foundat Ltd t/a Foundation Insurance, Pandy Farm, Began Road, Cardiff. CF3 6XL

**By phone:** Telephone 02920 777901

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 upon 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.