

## Important information about our insurance services

**Innovative Risk Ltd and the trading identity, Insurance4everyone, at 77 Hambalt Road, London, SW4 9EQ**

### 1 The Financial Conduct Authority (FCA)

The FCA 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 Who regulates us?

**Innovative Risk Ltd** T/As Insurance4everyone is authorised and regulated by the Financial Conduct Authority. **Innovative Risk Ltd's** Financial Services Register No. is 600155. You can check this on the Register by visiting the website <http://www.fsa.gov.uk/register/home.do>

Certain products on this website are managed by professional third party service providers. They are as follows:

For Jewellery & Engagement Ring insurance and related products:

Berkeley Alexander Ltd's Financial Services Register No. is 307388. You can check this on the Register by visiting the website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

### 3 Which service will we provide you with?

All of the products we offer are managed and administered by Berkeley Alexander Ltd; neither we or Berkeley Alexander Ltd will offer any advice or recommendations. They may ask some questions to narrow down the selection of products that they will provide details on. You will then need to make your own choice about the suitability of the products offered and how to proceed.

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

Insurance4everyone will not charge you a fee. Berkeley Alexander will issue a quotation which will tell you about the total cost of any particular product including the premium, taxes, fees and charges.

### 5 Whose products do we offer?

We currently only offer products from Berkeley Alexander Ltd. You will be supplied with an Initial Disclosure Document and a Terms Of Business by Berkeley Alexander; these will explain the insurers and products they offer. They will usually provide you with information from a limited number of selected insurance companies. On request, they will give you a list of the insurers available to them. However:-

- For Jewellery All Risks insurance, they only offer products from Catlin Insurance Company (UK) Ltd.
- For Home Legal Expenses & Identity Theft insurance, they only offer products from Lawshield.
- For Motor Legal Expenses insurance, they only offer products from Countrywide Assistance.

### 6 What you should do if you have a complaint?

If you wish to register a complaint, if it is in relation to our service, please contact us using the details below. If your complaint is in relation to one of the products managed and administered by Berkeley Alexander Ltd, please contact them – their details are shown in their Initial Disclosure Document and Terms Of Business.

...by e-mail:- [james@insurance4everyone.co.uk](mailto:james@insurance4everyone.co.uk)

...**in writing**:- Write to The Managing Director of Insurance4everyone, at 77 Hambalt Road, London, SW4 9EQ

...**by phone**:- Telephone 0207 960 5100

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)?**

All premium monies are handled by Berkeley Alexander and claims payments are made by the insurers. If Berkeley Alexander Ltd cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme, depending on the circumstances of the claim. Insurance advising and arranging is covered for 90% of any claim, without upper limit. Further information about compensation scheme arrangements is available from the FSCS via their website at [www.fscs.org.uk](http://www.fscs.org.uk), or by telephone on either 0800 678 1100 or 020 7741 4100.

### **8 Do you have any Limitation/Exclusion of liabilities?**

Our liability for losses suffered by you as a direct consequence of any negligent performance of our services **shall be limited in all circumstances to £5,000,000 per claim**. In respect of any other claim arising out of the performance or non-performance of the services pursuant to this agreement our liability shall be limited to the amount of commission and fees which we have earned for arranging your insurance cover during the 12 months prior to such claim arising.

We shall not be liable to you for any pure economic loss, loss of profit or loss of business, in each case whether direct, indirect or consequential, or any claims for consequential compensation whatsoever (such as that listed above and howsoever caused) which arise out of or in connection with our services or this agreement. Nothing in this paragraph excludes or limits our liability for death or personal injury caused by our negligence, or for loss caused by our fraud, wilful misrepresentation or breach of regulatory obligations owed to you.

You are welcome to contact us to discuss increasing the limitations of our liability and/or varying the exclusions set out above. Please note however that a charge or other terms may apply should we agree to amend this clause.