

about our insurance services



8 Cranmere Road
Okehampton
EX20 1UE
Tel: 01837 650030
Fax: 01837 55277
info@provisionsinsurance.co.uk
www.provisionsinsurance.co.uk

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 for - **Professional Indemnity Insurance, Office Insurance, Commercial Combined Insurance, Public & Employers' Liability Insurance, Property Owners Insurance, Personal Accident Insurance and Legal Protection Insurance.**

Ask us for a list of insurers we offer insurance from.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- We will offer clients the facility to purchase insurance cover online from one or more insurers & underwriters, however, our client will always be offered a full insurance broking service.

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

We do not impose an administration fee for handling your insurance. Any refunds received by us on your behalf will be forwarded to you net of commission.

5 Who pays us?

We are paid by either the insurance company or underwriters with whom we have placed your business. To avoid conflict of interest, and to show transparency, we undertake to present to you, on our quotations, the suppliers we have approached to obtain terms on your behalf and brief you about costs and any policy wordings that may be of interest or an advantage to you.

We are an independent broker and not tied to any one company.

We will offer clients the facility to purchase insurance cover online from one or more insurers & underwriters, however, our client will always be offered a full broking service as an option.

6 Who regulates us?

Pro-Visions Insurance Services Ltd, 8 Cranmere Road, Okehampton, Devon, EX20 1UE is authorised and regulated by the Financial Services Authority. Our FSA reference number is 476854.

Our permitted business is arranging general insurance contracts.

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.

7 Ownership

Pro-Visions Insurance Services Ltd is a Private Limited Company with no other involvements, associated companies or interests.

8 What to do if you have a complaint

If you wish to register a complaint, please contact us:
in writing Pro-Visions Insurance Services Ltd, 8 Cranmere Road, Okehampton, EX20 1UE
by phone Telephone 01837 650030

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

Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 0845 080 1800. Website: <http://www.financial-ombudsman.org.uk>

[Please note this service may not apply to commercial clients.](#)

9 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. Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN. Tel: 0207 892 7300

[Please note this may not apply to commercial clients.](#)

10 Claims

In the event that you have a circumstance or a claim against your company you must write to us with the full details without delay. If you are in doubt about what to do please contact us on:
01837 650030.

Pro-Visions Insurance Services Ltd have a set format for handling claims and if you require a breakdown of the claims handling procedure, please request a copy.

11 Client Money

Client money is always kept in separate client bank accounts, banked daily and recorded as per Financial Service Authority's (FSA) recommended methods of calculations. We also have an open access policy where clients can look at their files and follow how their monies are dealt with by us from receipt to the Insurer being paid.