
1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. 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 can only offer products from a limited number of insurers. Please ask us for a list of insurers we offer insurance from.
- ✓ We only offer products from a single insurer

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 on how to proceed.

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

- ✓ A fee. We are normally remunerated by commission deducted from the premium but we also reserve the right to supplement or replace this with a fee for our services if amending, renewing and cancelling any insurance policy. A scale of specific charges is shown below:
 - Mid Term policy amendments £10.00 per request
- ☐ No fee.

5. Who regulates us?

Planet Earth Travel Insurance Services Limited, Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW is an independent intermediary. We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 705878. Our permitted business activities includes arranging, dealing in and assisting with the placing and administration of general insurance contracts. You can check this on the Financial Services Register, by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. Ownership

We are neither owned directly or indirectly by an Insurance Company.

7. What to do if you have a complaint

We always aim to provide a first class service, however if you have any cause for complaint we would encourage you to write to us in the first instance at Complaints Team, Planet Earth Travel Insurance Services Ltd, Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW. Or alternatively email info@planetearthinsurance.co.uk. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 or complaint.info@financial-ombudsman.org.uk

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.