

# Essential information

## Financial Sanctions

Please note that The Fiducia MGA Company Ltd is unable to provide insurance in respect of any financial sanctions imposed by the United Nations or any government, governmental or judicial body, or regulatory agency. Full details will be provided in your policy documentation.

## The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise in writing, any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the exclusive jurisdiction of the courts of England and Wales.

## Are you protected if we go out of business?

The Fiducia MGA Company Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim to meet our obligations, but this will depend on the claim. If you want more information on the compensation scheme, you can contact FSCS.

## Cancelling your policy

You may cancel cover at any time after the initial minimum cover period of 28 days by selecting the cancellation option on the [insurastore.com](http://insurastore.com) website and following the on-screen instructions.

If you have not made a claim, you will be entitled to a refund of the premium for the remainder of the Period of Insurance shown in the Confirmation of Insurance.

We may cancel cover at any time by giving 30 days' notice to that effect in writing by pre-paid letter post to your last known address.

## How to extend or renew your policy

To amend your policy, go to the amendment section of the [insurastore.com](http://insurastore.com) website. From there, you will be able to change the expiration date from 1 day up to 52 weeks from the time of amendment.

If you miss your renewal date, then your policy would have lapsed, and you will need to take out a new policy by logging onto your account and then taking out a new policy.

## How to make a claim

Should you wish to make a claim under your insurance, you must take all measures under your control to minimize any loss. Visit the [insurastore.com](http://insurastore.com) website and follow the on-screen instructions. Full details of any losses and/or damages incurred must be notified to [insurastore.com](http://insurastore.com) within 7 days of you first being aware of any loss or damage.

## Making a complaint

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

If you have cause for complaint, you should initially contact the person who arranged the policy for you or the manager of The Fiducia MGA Company Ltd at the address shown on your quotation or schedule, as appropriate.

In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team, who will arrange for an investigation on our behalf. If we are unable to resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

<b>The Fiducia MGA Company Ltd</b>
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20 Park Place, Leeds, West Yorkshire, LS1 2SJ
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<b>Financial Ombudsman Service</b>
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Exchange Tower, Harbour Exchange Square, London E14 9SR
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<b>If you wish to make a complaint, please contact us:</b>
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In writing to 28 Alexandra Terrace, Exmouth, Devon, EX8 1BD By email to <a href="mailto:info@insurastore.com">info@insurastore.com</a>
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## About us


[insurastore.com](http://insurastore.com) LLP is regulated and authorised by the Financial Conduct Authority (Registration Number 467495).


[insurastore.com](http://insurastore.com) LLP is underwritten by The Fiducia MGA Company Ltd – Unique Market Reference (UMR)

B087524F03F5001, which is an approved coverholder, authorised to act as the agent for and on behalf of certain Underwriters.

Underwritten under UMR B087524F03F5001 on behalf of Hamilton / Hamilton Insurance DAC and Lancashire Insurance Group both Syndicates at Lloyd's of London. Fiducia and Fiducia MGA are trading names of The Fiducia MGA Company Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 981008 to carry on insurance distribution activities.

You can check this on the Financial Services Register or by contacting them on:

 **0800 111 6768** (free from landlines)

 **0300 500 8082** (mobiles)