



about our insurance services



CETA Insurance Limited
CETA House
Cromwell Business Park,
Chipping Norton, OXON
OX7 5SR

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.
- We offer products from a limited number of insurers for Household, Mortgage Payment Protection Insurance, Travel, Commercial insurance and Caravan insurance.

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

- We offer products from a single insurer for Legal Expenses insurance from AXA Insurance Limited, Personal Accident in or around the home insurance from Groupama Insurance Company Limited, Household Emergency Assistance Cover from AXA Insurance Limited, Let Legal Expenses Insurance from AXA Insurance Limited, Equine Insurance from Towergate Underwriting Group Limited, Boat Insurance from Navigators & General Insurance Company Limited and Haven Knox-Johnston Limited. Car Hire Excess Insurance from Halo.

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 about how to proceed, if you use our internet service.

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

- A fee.
- No fee.

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

5 Who regulates us?

CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307824

Our permitted business is arranging, advising, dealing as agent and assisting in the administration of non-investment 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.

6 Ownership

CETA Insurance Limited is a Private Limited Company and no Insurer owns any of our share capital. We do not own shares or have voting rights in any Insurer.

7 What to do if you have a complaint

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

...in writing The Complaints Manager, CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR

... by phone Telephone 0845 458 3068

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

8 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

or

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.
