

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this information. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We only offer products from a single insurer, certain underwriters at Lloyds, for the owners of static holiday caravans.

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

We will not offer any advice and you will need to make your own decision regarding the suitability of any policy of insurance purchased.

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

We normally receive a commission from the insurer with whom we place your business, no arrangement fee is charged. We do not make administration charges in respect of any subsequent changes to your policy. You will receive a specific quotation, which will tell you about any other fees relating to your particular insurance policy, and full details are contained in our published Terms of Business, a copy of which is enclosed.

### 5. Who regulates us?

**NACO Services Limited** (Leisurefame House, 37 Clacton Road St. Osyth, Essex. CO16 8PA) is an appointed representative of Leisure Home Insurance PLC, which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 406468. You can check this on the FSA's Register at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of all types of General Insurance policies.

### 6. What to do if you have a complaint?

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us:

**...in writing** Write to Mr. S. Munro, Leisurefame House, 37 Clacton Road, St. Osyth, Essex. CO16 8PA

**...by phone** Telephone 01255 820 321

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)?

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. 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.

#### NACO Services Limited

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