

About our insurance services

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 only offer products from a single insurer.

The Caravan Guard Limited tourer caravan insurer is Royal & Sun Alliance Insurance plc.

The Caravan Guard Limited motorhome insurer is Royal & Sun Alliance Insurance plc.
Motorhome Uninsured Loss Recovery Insurance is provided and operated by MSL Legal Expenses Limited.
Motorhome breakdown cover is provided and operated by Inter Partner Assistance.

Caravan Holiday Home, Lodge and Chalet insurance is available through Leisuredays (a trading name of Caravan Guard Limited), the insurer is Royal & Sun Alliance Insurance plc.

3. Which service will we provide you with?

We will advise and make recommendation for you after we have assessed your needs for Tourer Caravan, Motorhome, Caravan Holiday Home, Lodge or Chalet insurance.

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 and we do not charge an arrangement fee.

An administration charge of £10 will be made for issuing duplicate documents.

An administration charge of £10 will be made for use of Royal Mail Special Delivery postal service.

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 Agreement overleaf.

5. Who regulates us?

Caravan Guard Limited, New Road, Halifax, HX1 2JZ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 310409. 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. Our permitted business is advising, arranging, dealing in and assisting with the placing and administration of general insurance contracts.

6. What to do if you have a complaint?

If you wish to register a complaint, please write to Caravan Guard Limited, Complaints Department, New Road, Halifax, HX1 2JZ Alternatively, telephone 01422 396777, fax 01422 396800 or e-mail to info@caravanguard.co.uk

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 an upper limit.

Further information about compensation scheme arrangements is available from the FSCS.