

INITIAL DISCLOSURE DOCUMENT (General Insurance Only)

1. The Financial Conduct Authority (FCA)

The FCA 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?

Insurance

- We offer products from a range of insurers for PHI / critical illness cover / mortgage related protection insurance / medical insurance / motor / household / travel / legal expenses / commercial property / liabilities and marine insurance.
- We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.
- We only offer our own products.

3. Which service will we provide you with?

General Insurance Only

- We will offer you advice and make recommendations after we have assessed your needs for PHI / critical illness cover / mortgage related protection insurance / medical insurance / motor / household / travel / legal expenses / commercial property / liabilities and marine insurance.
- 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 choice about how to proceed.

4. What will you have to pay us for this service?

Insurance

- A fee may be charged for PHI/critical illness cover / mortgage related protection insurance / medical insurance/ motor / household /travel / legal expenses / commercial property / liabilities and marine insurance.

Arranging - Up to 20% of total premium payable subject to a minimum of £20
(NB: For certain commercial insurances, The Group may negotiate a fee with the Client. This will always be negotiated prior to the conclusion of the business and be evidenced by a separate fee agreement.)

Renewals - Up to 20% of total premium payable subject to minimum of £20

Cancellations on your request - 10% of refundable amount subject to a minimum of £25

Adjustments and Amendments - £10

If payment is made by Credit Card - 1.5% charge

These fees are in addition to commissions payable by the relevant insurer for General Insurance business arranged on your behalf. The maximum commission payable to us will not exceed 30% of the premiums payable, whereas the market average is 35%. You will also receive a quotation which will tell you about any other fees/remuneration relating to any particular insurance policy. **Please note that no refunds of the above fees are available.**

5. Who regulates us?

The **White Knight Group** is authorised and regulated by the Financial Conduct Authority. We also trade under the names of - **Dean Magna Insurance & Financial Consultants, Farmer & Clark Insurance & Financial Consultants, Swambo Woollett Insurance & Financial Consultants** and **Newent Insurance Services**, at Britannia House, High Street, Bream, Lydney Glos. GL15 6JS (Tel: **01594 564444** Fax: 01594 564084)

Our FCA Registration number is 121356 and our permitted business is advising on and arranging life, pensions, investment, mortgage (covered by a separate client agreement) and general insurance products and services.

You can check this on the FCA's Register, by visiting the FCA's website on (www.fca.gov.uk/Register) or by contacting the FCA on 0845 606 1234

6. Any Complaints concerning our services should be submitted to:

The Compliance Officer, White Knight Group, Britannia House, High Street, Bream, Lydney, Glos, GL15 6JS

Telephone: **01594 564444**.

The Group's Complaints Procedure is available on request and where a complaint cannot be settled you may be entitled to refer it to the Financial Ombudsman's Service.

7. Financial Services Compensation Scheme.

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event of the Group being unable to meet its obligations. General Insurance business is covered for 90% of the claim, without an upper limit. Further information is available from the FSCS. For compulsory insurance, for example motor insurance or employers liability, it is covered for 100% of the claim.

