

About our Insurance services

1. About this Document

This document sets out how we will deal with you as a customer. 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 for private motor insurance.
- Ask us for a list of the insurers we can offer insurance from.
- We can only offer products from Equity Red Star for motor Legal Expenses cover.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for motor insurance and motor Legal Expenses cover.

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

- A fee of £21.00 for administration of changes and amendments to your policy, or £21.00 for cancellation. This fee will be charged by us if you alter, amend or cancel your insurance policy or any payment plan used to finance your insurance policy.

5. Client Account Interest

Please note that if money paid by you by way of premiums or fees is held in a client account no interest is payable to you in respect of that account.

For some of the markets in which we place business we have agreements in place which may result in us holding premiums as agent of the insurer, both for the purposes of receiving premiums and holding premium refunds.

6. Governing Law

Unless we have agreed otherwise with you, all policies sold by us are governed by English law and subject to the jurisdiction of the English courts. All information about the contract will be provided in English.

7. Who regulates us?

Cox Insurance Brokers Limited, trading as SUBARU INSURED, is authorised and regulated by the Financial Services Authority. Our head office address is Library House, New Road, Brentwood, Essex, CM14 4GD. Our FSA Register number is 312083.

Our permitted business is advising and arranging non-investment insurance contracts. In addition we are permitted to deal in, make arrangements with a view to transactions in, and assist in the administration and performance of non-investment insurance contracts.

You can check our registration on the FSA's Register by visiting their website www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

8. Ownership?

Cox Insurance Brokers Limited's ultimate holding company, Cox Insurance Holdings Plc, is also the ultimate holding company of Cox Syndicate Management Limited which manages Syndicate 218 at Lloyd's. Equity Red Star Limited, also ultimately owned by Cox Insurance Holdings Plc, is a corporate name on Syndicate 218 providing 62% of the syndicate's capacity.

9. What to do if you have a complaint

We aim to provide all our customers with a high level of service and satisfaction but if you wish to complain about any aspect of our dealings with you please contact us:

...in writing Write to ISUZU INSURED, CUSTOMER SERVICES, PO BOX 1013, BRADFORD, BD1 5WX.

...by phone Telephone 0870 770 6221

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

Address	Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone	020 7964 1000
E-mail	complaint.info@financial-ombudsman.org.uk
Website	www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action if necessary.

10. 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.

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