

Initial Disclosure Document (“IDD
Form”)



about our insurance services

First Senior Insurance Services Ltd
Unit 6, Cotswold Business Park
Millfield Lane
Caddington
Bedfordshire, LU1 4AR

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 document to decide if our services are right for you.

2 Whose products do we offer?

We only offer products from a limited number of insurers

Accidental Damage, Fire, Theft and Public liability Insurance from the Norwich Union.
Extended Warranties from London General Holdings.
Pay Way Protection and Accidental Death from Reliance Mutual Insurance Society Ltd.
Extended Warranties from Domestic and General Group plc.

3 Which Service will we provide you with?

You will not receive advice or recommendation from us for the above products. 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 on how you wish to proceed.

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

No fee will be charged for this service.

5 Who Regulates us?

First Senior Insurance Services Ltd is authorised and regulated by the Financial Services Authority. First Senior Insurance Services FSA Register number is 308478

First Senior Insurance Services permitted business is to advise on, and sell, general insurance products.

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 What to do if you have a complaint?

It is our intention to provide you at all times with a high level of customer service. Should you have any reason whatsoever to be unhappy with the arrangement or servicing of your insurance or/and warranty policy, please contact:

Customer Service Manager
First Senior Insurance
Unit 6, Cotswold Business Park
millfield Lane
Caddington
Beds LU1 4AR.

Your custom is valuable to us and we want you to be entirely satisfied with the response and service we give. Our aim is to resolve all concerns internally. If you remain dissatisfied with the way in which we have dealt with your complaint and you are a Retail or commercial Customer (with a turnover of less than £1million) you may refer your complaint to the financial Ombudsman Service (FOS) Should this be the case we will send you information on the FOS.

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 your 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 £2000 and 90% of the remainder of the claim, without any upper limit.

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