

10. Our Insurance Comparison Services, Regulation and Complaints

10.1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you the information contained in this Condition 10.1. Use this information to decide if our services are right for you.

10.2 Whose products do we offer?

We do not sell any insurance products to you. We gather information from you and use this to obtain quotations from a range of intermediaries and/or insurers. It is then up to you to contact the intermediary/insurer (usually via a hyperlink from our website to their website) in order to buy the insurance from them. Ask us for a list of the intermediaries/insurers we use.

10.3 Which service will we provide you with?

We will only provide quotations and information on how to contact the intermediaries/insurers. We will not give any advice or make a recommendation for you.

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

You will not have to pay us for the service we provide. We receive a small fee from the Insurance Provider should you purchase a policy.

10.5 Who regulates us?

Q4 is the trading name of Financial Management Technology Services Limited who are authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 444539.

Our permitted business is arranging and advising of non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234.

10.6 What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to Q4 Insure, P.O. Box 285, Wilmslow, Cheshire SK9 2WD

... by fax Fax to 0845 838 1434

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

10.7 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 90% of the claim, without any upper limit. For compulsory classes of insurance, such as Third Party Motor, 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 by calling 0800 678 1100.

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