

## About Our Insurance Services

### The Financial Conduct Authority (FCA)

Stubben Edge (Risk) Limited (FRN: 943286) is authorised and regulated by the Financial Conduct Authority and entered on the FCA Register ([www.fca.org.uk](http://www.fca.org.uk)).

### Who is my insurer?

We arrange insurance with various insurers depending on the nature and question of risk being covered.

### What products do we offer?

We arrange a wide range of general insurance products including non-investment life assurance.

### What service do we provide to you?

Stubben Edge (Risk) Limited is permitted to arrange non-investment insurance contracts (e.g. general insurance contracts). Stubben Edge (Risk) Limited does not provide advice or make any recommendations.

### What will you have to pay for our services?

As a specialist insurance solutions provider, we generally do not charge separate fees for our services. Our fees are usually met out of the premium paid for insurance. Where we do, usually charge a fee, we will agree that fee with you before we provide our services to you.

### Who regulates us?

Stubben Edge (Risk) Limited is authorised and regulated by the Financial Conduct Authority.

### What to do if you have a complaint?

If you have a complaint and feel that something is not right about our service, then please email us at:

- [complaints@stubbenedge.com](mailto:complaints@stubbenedge.com)

Alternatively, you can contact a member of the team over the phone:

- 0207 8461 378

Or in writing,

- 77 Cornhill, London. EC3V 3QQ

We aim to deal with complaints promptly and fairly and obtain any additional information, as necessary.

We will acknowledge your complaint as soon as we are made aware of it.

We will endeavour to review and respond within 3 working days of receipt of your complaint and, if your complaint is resolved, will issue a Summary Resolution Communication letter setting out, in detail, the actions that have been taken to address your concerns.

We strive to resolve complaints at the earliest possible opportunity. If, for some reason, we are unable to respond to your complaint within 8 weeks, or you are not satisfied with the final response, you may be able to refer your complaint to the Financial Ombudsman Service (subject to various conditions).

If you would like the Financial Ombudsman Service to consider reviewing your complaint, you must contact the Financial Ombudsman Service within six months of the date the final response letter from us.

The Financial Ombudsman Service's contact details are:

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
- 0800 0 234 567 (free from mobile phones and landlines) or 0300 123 9123 (charged at a national rate).
- [info@financial-ombudsman.org.uk](mailto:info@financial-ombudsman.org.uk)
- [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)
- 020 7964 1000 (switchboard) +44 20 7964 1000 (for calls from outside the UK).

### **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

Stubben Edge (Risk) Limited itself is covered by the Financial Services Compensation Scheme (FSCS).

Consequently, you may be entitled to compensation from the FSCS if Stubben Edge (Risk) Limited cannot meet its financial obligations.

Whether you are entitled to receive compensation from the FSCS may depend on the type of business and the circumstances relating to the claim of compensation. Further information about the FSCS is available.

Whether you are entitled to make a claim to the FSCS in respect of a default by an insurer will depend, amongst other things on whether that insurer is covered by the FSCS. The Key Facts Document relating to a particular product will state whether the insurer underwriting that product is, or is not, covered by the FSCS (and if a product is not covered by the FSCS whether cover may be available under the terms of a compensation scheme, operated in the jurisdiction in which the insurer effects and carries out its insurance business.