



Stubben Edge (Risk) Limited

MOTOR EXCESS PROTECTION INSURANCE

Demands & Needs Statement

Our understanding of your demands and needs

From the information you have provided to us we have identified that your demands and needs are intended to meet the demands and needs of an individual who wants cover to protect their motor insurance excess.

This insurance does not acquire a surrender value and there is no benefit payable at expiry of this insurance.

In accordance with the Financial Conduct Authority ('FCA') rules, we are required to ensure that the policy we are providing is suitable for your needs.

Our assessment

The policy we propose to arrange for you is provided by Financial & Legal Insurance Company Limited. Financial & Legal Insurance Company Limited is a member of the Financial Ombudsman Service (FOS) and is authorised and regulated by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) - Reg no 03034220.

An explanation of the Premium Credit agreement to cover the costs of this policy is available in the next step if this method for the payment of premiums has been selected.

We have not provided any recommendation as to the cover you should take and the product has been selected by you based on the factual information supplied.

You must read the Insurance Product Information Document which summarises the cover. By proceeding you confirm that you understand the cover provided and accept the terms. Full details of the policy terms and conditions are available on request.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

Our Status

Stubben Edge (Risk) Limited (FRN: 943286) is authorised and regulated by the FCA and entered on the FCA Register (www.fca.org.uk). Stubben Edge (Risk) Limited is incorporated in the UK with the company number 09073942.

While we conduct business with Financial & Legal Insurance Company Limited, we confirm that for the purposes of this insurance, we are acting for and on behalf of the insurance provider.

We have neither a direct or indirect holding of any voting rights or capital in the insurance provider we are suggesting. Likewise, the insurance provider has no direct or indirect holding of any voting rights or capital in our firm.