

About Our Van Insurance Services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use the following information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for Vehicle Insurance. Ask for a list of insurers we offer insurance from.
- We only offer products from single insurers.(Details provided below.)

Gladiator can only offer Goods in Transit Cover provided by Royal & Sun Alliance plc for Commercial Vehicle policies.

We can only offer a Legal Expenses Cover product provided by Albany Assistance Ltd and underwritten by AmTrust Europe Limited.

We can only offer a Breakdown Cover product provided by Call Assist Ltd and underwritten by Groupama Insurance Company Limited.

We can only offer a Van Hire Cover product for Comprehensive Commercial Vehicle Insurance policies provided by HAS Accident Management Solutions Ltd trading as Albany Vehicle Rentals (AVR) and underwritten by Ultimate Insurance Solutions Limited for and on behalf of certain underwriters at Lloyd's.

We can only offer a Van Hire Cover product for Third Party Fire and Theft

Commercial Vehicle Insurance policies provided by HAS Accident Management Solutions Ltd trading as Albany Vehicle Rentals (AVR) and underwritten by Ultimate Insurance Solutions Limited for and on behalf of certain underwriters at Lloyd's.

We can only offer a Personal Accident Plan product provided by Ultimate Insurance Solutions Limited for and on behalf of certain underwriters at Lloyd's.

We can only offer a Windscreen product provided by National Windscreens and underwritten by Admiral Insurance Company Limited.

We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice.

The products are:

- Comprehensive Vehicle Insurance
- Third Party Fire and Theft Vehicle Insurance
- Third Party Only Vehicle Insurance

We may ask some questions to narrow down the selection of products that we will provide details of. You will then need to make your own choice how to proceed.

The products are:

- Breakdown Cover
- Legal Expenses Cover
- Goods in Transit
- Windscreen Cover
- Van Hire for Comprehensive Commercial Vehicle Insurance policies
- Van Hire Cover for Third Party Fire and Theft Commercial Vehicle Insurance policies
- Personal Accident Plan cover

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

- A fee of £25. (We will charge you this fee to set up or renew your policy)
- No fee

5. Who regulates us?

Gladiator is a trading name of Able Insurance Services Limited, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN and is authorised and regulated by the Financial Services Authority (FSA Register number 311649.)

Our permitted business is:

- Arranging (bringing about) deals in non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts
- Dealing as agent in non-investment insurance contracts
- Assisting in the administration and performance of a non-investment insurance contract
- Carrying on a regulated activity

You can check this on Financial Services Authority's Register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

6. Ownership

Able Insurance Services Limited is a 100% owned subsidiary of Admiral Group plc.

7. What to do if you have a complaint

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

in writing The Quality Executive, Gladiator, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN.

by phone 0800 952 1333.

by email gladiatorquality@aisl.uk.com.

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

8. 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 circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, 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.