

About Our Liability 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 Employers Liability, Public Liability, Shop Insurance, Let Properties, Office Insurance and Commercial Combined Insurance. Ask for a list of insurers we offer insurance from.
- We only offer products from single insurers. (Details provided below.)

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

We can only offer Goods in Transit (Haulage) Cover provided by Royal & Sun Alliance plc.

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 or a recommendation from us. 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 about how to proceed.

The products are:

- Employers Liability
- Public Liability
- Shop Insurance
- Goods in Transit (Haulage)
- Let properties
- Office insurance
- Commercial Combined 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:

- Goods in Transit Cover (Commercial Vehicle policies)

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.

Changes to your policy or cancellation may incur administration charges or fees which are payable to Able for handling the administration of your policy.

- £25 for mid term adjustments; and
- A fee for cancellation (please refer to the cancellation rights section in your Terms of Business for further details).

Please note your insurance provider may make their own charges in addition to those detailed above.

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 <http://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.