

## About Our Liability Insurance Services

Able Insurance Services Limited, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN

### Policy Summary

The information provided in this policy summary is key information you should read.

The policy summary does not contain the full terms and conditions of your policy. Visit [www.gladiator.co.uk/legal-information](http://www.gladiator.co.uk/legal-information) to find the policy booklets, which apply to you.

It is your responsibility to ensure the information we hold about you is current and valid at all times.

### Duration of the Contract

The duration of your Public Liability Insurance, Employers' Liability Insurance or Goods in Transit Policy contract is detailed on your Statement of Fact or Proposal Form included within your Welcome Pack.

### Cancellation Rights-Liability Policy

You can cancel your policy within 14 days from the receipt of your welcome/renewal letter or email. Your insurance provider will make a deduction for the time you have been on cover and we may also charge an administration fee.

Should you cancel outside the 14 days, you will be charged on a daily pro rata basis for the time you have had on cover by your insurance provider, plus a cancellation fee of £50 from Gladiator. If a claim is made or has arisen during the period of insurance, the full premium is payable and no refund will be given.

The administration charges are payable to Able Insurance Services for the cost of arranging and handling your policy. Details of these charges are given in your Terms of Business, available on-line and included in your documents issued at inception and renewal.

### Cancellation Rights-Ancillary Products

You can cancel this product and receive a full refund, if you inform us within 14 days of the confirmation letter or email, subject to no claim being made. Should you cancel outside the 14 days, no refund will be given. If a claim is made or had arisen during the period of insurance, the full premium is payable and no refund will be given.

### Claim Information

If you need to make a claim, please refer to the documents found within your Welcome Pack for details on who to contact, as this varies depending on insurer.

### Significant features and benefits

Unless you contact us we will automatically apply for your renewal premium from the payment details we have on file, prior to your renewal date. This is to make sure there is no interruption in your insurance cover.

### Significant and unusual exclusions or limitations

These conditions may vary depending on your insurer. Please refer to your policy documents contained within your Welcome Pack and in your Policy Booklet, which contains the insurer's Key Facts.

Alternatively, visit [www.gladiator.co.uk/legal-information](http://www.gladiator.co.uk/legal-information) to find the policy booklets, which apply to you.

## Terms and Conditions

### 1. The Financial Conduct Authority (FCA)

The FCA 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.

### 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)
- Goods In Transit (Own Goods)
- Let Properties
- Office Insurance
- Commercial Combined Insurance

### 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 Conduct Authority (FCA 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 Register by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

### 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:** 0333 222 6720.

**By email:** [gladiatorquality@aisl.uk.com](mailto: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.