

About Our Private Car Insurance Services

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 Vehicle 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 a Legal Expenses Cover product provided by Albany Assistance Ltd and underwritten by AmTrust Europe Limited.

We can only offer a Personal Accident product provided by Zenith Insurance PLC.

We can only offer a Windscreen product provided by Windscreen Insurance Services Ltd and underwritten by Markerstudy Insurance Services Ltd.

We can only offer Gladiator Excess Protection Insurance provided by Albany Assistance Limited and underwritten by AmTrust Europe Limited.

We can only offer the Keycare Cover provided by Keycare Insurance Services Ltd and underwritten by Ageas Insurance Limited.

We can only offer a Breakdown Cover product provided by Call Assist Ltd and underwritten by Ageas Insurance 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:

- n Comprehensive Vehicle Insurance
- n Third Party Fire and Theft Vehicle Insurance
- n 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 need to make your own choice on how to proceed.

- n Legal Expenses Cover
- n Windscreen Cover
- n Personal Accident Plan cover
- n Gladiator Excess Protection Insurance
- n Keycare Cover
- n Breakdown 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

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

- n £25 for mid term adjustments; and
- n 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:

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

You can check this on Financial Conduct Authority's Register by visiting their website 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.

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.