

1) The Financial Services Authority (FSA)

The FSA is an independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you

2) Whose products do we offer?

We only offer insurance from a limited range of specialist insurers for a range of animal related insurance products; you can ask us for a list of the companies whose products we offer. We are not general insurance brokers and do not search the market on your behalf. Your Certificate or Schedule of Insurance will show what is covered by your policy.

3) Which Service will we provide you with?

We will provide you with full information on the insurance covers available under our policies only in regard to insurance in the areas detailed above. We will not advise you with regard to your insurance but will answer any questions that you may have about our policies and provide information in order that you may make an informed decision as to whether or not to take out the insurance cover.

4) What will you pay for our services?

We charge a policy fee of £5 for consumer insurance products and £10 for commercial insurance products. This is a one off fee and is only payable if you decide to take out the insurance that we offer. We may charge an additional fee if you wish to change your insurance cover once it is in force. You will receive a specific quotation, which will tell you about any other fees relating to your particular insurance policy, and full details are contained in our published Terms of Business, a copy of which is enclosed.

5) Who regulates us?

ExoticDirect, Sanctuary, Petplan Sanctuary and Petplan Exotics are sales and administration styles of **Brooks Braithwaite (Sussex) Ltd** of 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX. Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304839 and our permitted business is, arranging and administering general insurance contracts. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6) What to do if you have a complaint

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

In writing

**The Managing Director,
Brooks Braithwaite (Sussex) Ltd,
4 Bridge Road Business Park,
Bridge Road,
Haywards Heath,
West Sussex, RH16 1TX.**

By phone

Telephone 01444 - 412118

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service whose name and address we will supply.

7) Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, like ourselves. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit.

For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit.

Further information about compensation scheme arrangements is available from the FSCS.