

Your Agreement with esure Services Limited

This is a separate contract to your policy and covers insurance intermediary services that esure Services Limited provides.

1. The Financial Conduct Authority

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

2. Whose products do we offer?

We only offer home and motor insurance from esure Insurance Limited.

3. Which service will we provide you with?

The services covered by this contract include arranging home and motor insurance cover on your behalf to meet your requirements. This includes any optional extras such as Motoring Legal Protection and Breakdown Assistance, and helping you with any ongoing changes you have to make, such as amendments to the cover, use and vehicle insured. We will also arrange the renewal or cancellation of your policy.

When we sell a Breakdown optional extra we keep a set proportion of the premium and return the rest to the insurer. The sales process is designed to help you establish your needs, we will provide you with sufficient information to enable you to make an informed decision on the purchase of your policy, however we will not make any recommendations or give advice so please consider all information carefully to ensure the policy meets your requirements before you decide to proceed.

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

Transaction Type	Fee
If you or we cancel your policy within the 14 day cooling off period of the first period of your cover	£26
If you or we cancel your policy during your first period of cover, but after the 14 day cooling off period	£60
If you or we cancel your policy in subsequent periods of cover	£35
For changes relating to your policy or payment details or additional administration of your policy	£26

The above fees are collected by esure Insurance Limited acting as agent on behalf of us.

5. Who regulates us?

First Alternative is a trading style of esure Services Limited, who wholly own esure Broker Limited. Both companies ultimate parent is esure Group Plc. esure Services Limited, The Observatory, Castlefield Road, Reigate, Surrey, RH2 0SG is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 312063.

Our permitted business is arranging, dealing as agent and assisting in the administration of non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register/ or by contacting the FCA on 0800 111 6768.



6. What to do if you have a complaint

If you wish to register a complaint, please contact us by phone on 0345 607 0417 or in writing at our registered address.

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

7. 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 the circumstances of the claim.

For compulsory classes of motor insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Further information about compensation scheme arrangements is available from FSCS.