

about our insurance services

Pantaenius Mariner's Travel Insurance is arranged by Pantaenius UK Ltd and Crispin Speers & Partners Ltd and is administered by P J Hayman & Company Limited.

1. The Financial Conduct Authority (FCA)

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 offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us in relation to the products we offer. 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.

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

We receive our remuneration in the form of commission and administration fees from the insurance companies.

5. Refund of premium

If you cancel the policy, we will make a refund in accordance with the policy conditions.

6. Who regulates us?

- Pantaenius UK Ltd are authorised and regulated by the Financial Conduct Authority, Financial Services Register (FS) number 308688.
- Crispin Speers and Partners Ltd are authorised and regulated by the Financial Conduct Authority, Financial Services Register (FS) number 311507.
- P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority, Financial Services Register (FS) number 497103.

Pantaenius UK Ltd and Crispin Speers and Partners Ltd permitted business is advising and arranging general insurance contracts.

P J Hayman's permitted business is arranging general insurance contracts.

You can check this on the Financial Services Register by visiting www.fca.org.uk or contacting **0800 111 6768** or **0300 500 8082**

7. Ownership

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

8. What to do if you have a complaint?

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

In writing to:-

Customer Service Manager, P J Hayman & Company Limited,
Stansted House, Rowlands Castle, Hampshire, PO9 6DX
or by telephoning - 023 9241 9833.

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

9. 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. Insurance cover provides protection for 90% of the claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100** or by visiting their website at www.fscs.org.uk.