

About our Breakdown Services

1. About this Document

This document sets out how we will deal with you as a customer. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer Motor Breakdown Cover from one insurer, Equity Red Star (Syndicate 218 at Lloyd's).

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Motor Breakdown cover

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

We will not charge a fee

5. Client Account Interest

Please note that if money paid by you by way of premiums or fees is held in a client account no interest is payable to you in respect of that account.

6. Governing Law

Unless we have agreed otherwise with you, in writing, all policies sold by us are governed by English law and subject to the jurisdiction of the English courts. All information about the contract will be provided in English.

7. Who regulates us?

Equity Red Star Services Ltd is an appointed representative of Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our head office address is Library House, New Road, Brentwood, Essex CM14 4GD. Our permitted business is Insurance.

You can check our registration on the FSA's Register by visiting their website www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.

8. Ownership

Equity Red Star Services Limited's ultimate holding company, Equity Insurance Group Ltd, is also the ultimate holding company of Equity Syndicate Management Limited, which manages Syndicate 218 at Lloyd's. Equity Red Star Limited, also ultimately owned by Equity Insurance Group Ltd, is a corporate name on Syndicate 218 providing more than 60% of the syndicate's capacity.

9. Your Right to Cancel

You can cancel this insurance policy at any time by sending us written notice and returning the schedule.

- If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy we will refund the full premium.
- If you cancel your policy within the 14-day withdrawal period but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT.

10. What to do if you have a complaint

We aim to provide all our customers with a high level of service and satisfaction but if you wish to complain about any aspect of our dealings with you please contact us:

...in writing to Police Federation Rescue, Customer Service, Library House, New Road, Brentwood CM14 4GD
...by phone Telephone 01277 235500

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

Address Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone 020 7964 1000
E-mail complaint.info@financial-ombudsman.org.uk
Website www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action if necessary.

11. 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

Administered by Equity Red Star Services Limited (an appointed representative of Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority) for Equity Insurance Brokers Limited
Registered Office: Library House, New Road, Brentwood, Essex, CM14 4GD Registered in England No. 2661753 (Equity Red Star Services Ltd) and No. 258414 (Equity Insurance Brokers Ltd).
Companies of Equity Insurance Group Ltd