

## ABOUT OUR INSURANCE SERVICES

### Entertainment & Leisure Insurance Services

Thorpe Underwood Hall  
Ouseburn  
York  
YO26 9SS

#### 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 are an insurance intermediary only able to offer products from The Equine and Livestock Insurance Company Limited (ELICO). We arrange the policy with ELICO on your behalf. You do not pay us a fee for doing this. We receive commission from ELICO which is percentage of the total annual premium.

#### 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 any advice or a recommendation from us for insurance. To identify your demands and needs 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.

We will act as agent of ELICO for the purpose of receiving and holding premiums and premium refunds in respect of ELICO policies. Premiums paid to us in relation to ELICO policies shall be treated as having been paid to ELICO and premium refunds from ELICO received by us for your benefit shall not be treated as having been paid by ELICO until we have paid them to you.

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

- Fees may become payable for default on a premium payment, policy alterations, replacement documentation, policy cancellation and reinstatement.
- No fee

#### 5. Who regulates us?

E&L is a trading name of The Equine and Livestock Insurance Company Limited.

Entertainment & Leisure Insurance Services is an appointed representative of The Equine and Livestock Insurance Company Limited, an insurance undertaking, of Thorpe Underwood Hall, Ouseburn, York, YO26 9SS which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 202748.

The Equine and Livestock Insurance Company Limited is permitted to undertake insurance distribution.

You can check this on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://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:

- in writing** Chief Executive Officer, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
- by email** Customer Contact: [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk) / Claims: [claims@eandl.co.uk](mailto:claims@eandl.co.uk)
- by fax** 03300 242 971
- by telephone** Customer Contact: 03300 243 360 / Claims: 03300 243 438

Complaints will be acknowledged within 5 working days. We will issue a final response within 8 weeks of receiving your complaint.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4567 or 0300 123 9 123, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of our response.

**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. Protection is at 100% where claims arise from the death or incapacity of the policyholder due to injury, sickness or infirmity. Protection is at 90% where claims arise under other types of policy with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.