



## about our insurance services



CETA Insurance Limited  
CETA House  
Cromwell Business Park,  
Chipping Norton, OXON  
OX7 5SR

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### 1 The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

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### 2 Whose products do we offer?

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- We offer products from a range of insurers.
- We offer products from a limited number of insurers for Household, Mortgage Payment Protection Insurance, Travel, Liability Commercial property insurance, Caravan insurance.

Ask us for a list of insurers we offer insurance from.

- We offer products from a single insurer for Legal Expenses insurance from Norwich Union Insurance Limited, Personal Accident in or around the home insurance from Groupama Insurance Company Limited, Household Emergency Assistance Cover from Primary Insurance Company Limited, Let Legal Expenses Insurance from Norwich Union, Pet Insurance from Allianz Cornhill Insurance plc, Touring caravan insurance from IGI Insurance Ltd, Static caravan insurance and Park Home insurance from Towergate Underwriting Group Limited.

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### 3 Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs if you contact us by telephone.
- You will not receive advice or a recommendation from us. 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, if you use our internet service.

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

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- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any

particular insurance policy.

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## **5 Who regulates us?**

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**CETA Insurance Limited**, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307824

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

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **6 Ownership**

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CETA Insurance Limited is a Private Limited Company and no Insurer owns any of our share capital. We do not own shares or have voting rights in any Insurer.

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## **7 What to do if you have a complaint**

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

**...in writing** The Complaints Manager, CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR

**... by phone** Telephone 0845 458 3068

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

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## **8 Are we covered by the Financial Services Compensation Scheme (FSCS)**

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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.

or

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

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

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