

# ABOUT OUR INSURANCE SERVICES

## 1. The Gibraltar Financial Services Commission (FSC)

The Gibraltar FSC is the independent watchdog that regulates financial services in Gibraltar. It requires us to give you this document. Please use this information to decide if our services are right for you.

## 2. Whose products do we offer?

This policy is underwritten by ERGO TIS, registered in England and Wales, company number 11091555.

ERGO TIS is authorised and regulated by the Financial Conduct Authority, register number 805870, with registered office at 10 Fenchurch Avenue London, EC3M 5BN.

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

You will not receive advice or a recommendation from us. We may ask some questions so we can tailor the selection of products that we provide for you. You will then need to make your own decision about which product you choose.

## 4. Remuneration

No fees are applicable to any policy, we are remunerated by way of a commission paid by the underwriter and that remuneration is included in the insurance premium.

## 5. Who regulates us?

Worldwide Internet Insurance Services Limited of Suite 4.1 Waterport Place, Europort Road, Gibraltar is authorised and regulated by the Financial Services Commission. Our FSC Permission Number is 5570. Our permitted business is Insurance Mediation activities.

You can check this on the [FSC's Register](#) or by contacting the FSC on +350 200 40283.

## 6. Ownership

We are neither owned directly or indirectly by an insurance company.

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

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

### In writing:

Cedar Tree Insurance  
Suite 5, Floor 3,  
Kings Court,  
London Road,  
Stevenage,  
SG1 2NG

### By phone:

0203 137 8981

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

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Tel: 0300 123 9123 or 0800 023 4567  
Fax: 020 7964 1001  
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)

## 8. 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 the compensation scheme arrangements is available from the FSCS.