

About Our Services

Securance Ltd
Unit 6
Green Lane Business Park
Green Lane
Eltham
London
SE9 3TL

1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

For Travel Insurance we only offer insurance from a single insurer Axa Insurance UK plc. When we offer insurance terms on this web site we do so under strict underwriting guidelines set down by Axa. We have Axa's authority to act within those guidelines.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. Any questions we may ask on this web site are questions that we ask so that we may correctly apply the Axa underwriting guidelines. Any quote or terms we provide you with we do so under authority from Axa. You will then need to make your own choice about how to proceed.

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

We do not charge you a fee for our service but will receive a level of commission from Axa. You will receive a quotation which will tell you about any other charges or costs relating to any particular insurance policy.

5. Who regulates us?

Securance Limited, Cartref, Garden Road. Bromley, Kent. BR1 3LU is authorized and regulated by the Financial Services Authority. Our FSA Register number is 463060.

Our permitted business is insurance mediation.

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

6. What to do if you have a complaint

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

...in writing to:

Feedback at Securance Ltd, Unit 6, Green Lane Business Park, Green Lane, Eltham, London, SE9 3TL

...by phone:

Telephone 0208 857 0088

We will try to resolve your complaint as quickly and as helpfully as possible. We will investigate the complaint in an impartial way and if we cannot resolve your complaint with us then we will advise you of our final decision on the matter in writing. If you remain dissatisfied with our response then you may be entitled to refer it to the Financial Ombudsman Service.

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.

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.

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

8. The need to answer questions fully.

Please remember to answer all questions fully as a failure to do so could affect your right to claim under the policy and might result in you getting an insurance policy which is unsuitable for your specific needs.