

INITIAL DISCLOSURE DOCUMENT

THE FINANCIAL CONDUCT AUTHORITY (FCA)

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

WHOSE PRODUCTS DO WE OFFER?

We offer products from a range of insurers for: Motor Fleet, Coach Fleet, Haulage Fleet, Minibuses, Commercial Vehicle, Motor Trade, Special Type Vehicle, Commercial Car, Commercial Combined Risks, Business Interruption, Credit, Contractors All Risks, Shops, Office, Property Owners, Liabilities, Marine & Transit, Computer & Engineering Risks, Professional Indemnity, Directors & Officers Liability, Business Travel, Legal Expenses, Private Car, Motorcycle, Home, Group Personal Accident & other specialist covers.

We only offer products from a limited number of insurers for other specialist risks including business specific liability products. On request, we can provide a list of insurers from whom we can offer insurance products.

WHICH SERVICE WILL WE PROVIDE YOU WITH?

We will advise and make a recommendation for you after we have assessed your needs for the classes of insurance listed above. We will carry out a fair analysis of the market unless we have agreed that we will use a single insurance undertaking.

WHAT WILL YOU HAVE TO PAY FOR OUR SERVICES?

Information on costs is detailed on the next page in our TERMS OF BUSINESS.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

WHO REGULATES US?

Business Insurance Brokers Ltd t/a Becks Insurance Brokers is an Appointed Representative of Gauntlet Risk Management Ltd who are authorised and regulated by the Financial Conduct Authority. Their FCA Firm Reference Number is 308081.

Our permitted business is "Non Investment Business".

You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

WHAT TO DO IF YOU HAVE A COMPLAINT:

If you wish to register a complaint, please contact the following:

In writing Write to: Business Insurance Brokers Ltd t/a Becks Insurance Brokers
Queensbury House
106 Queens Road
Brighton BN1 3XF

By phone Telephone: 01273 934 600

By email Email: service@becks.insureservice@becks.insure

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

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.

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.