keyfacts **about our insurance services**

# English Chess Federation(ECF)

## 1. The Financial Services Authority

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. Our Status

The ECF are Appointed Representatives of Royminster Ltd T/As Green Campbell Fisk, in accordance with FSA rules, their FSA reference number is 305828.

## 3. Our Services

We are not authorised by Green Campbell Fisk to provide any advice on any insurance product.

With regard to English Chess Clubs & Congress Insurance, we are authorised to invite renewal, collect premiums and act as a "post box" for adjustments.

All queries relating to your insurance cover will be directed to Green Campbell Fisk for them to contact you direct. A copy of Green Campbell Fisk Key Facts statement is attached.

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

If you wish to register a complaint, please contact:

English Chess Federation,
The Watch Oak, Chain Lane, Battle, East Sussex, TN33 0YD

...by phone Telephone: 01424 775222

If you make a complaint in respect of a contract that is sold to you after13 January 2005 and you cannot settle your complaint with us, you may be entitled to refer it to Green Campbell Fisk.

## 5. Confidentiality

All personal information about you will be treated as private and confidential. We may use information we hold about you to provide information to you about other products and services which we feel appropriate to you.

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

The ECF does not earn commission on insurance sales. In order to cover our administration costs we do charge a fee which is identified in our quotations to you.

keyfacts

# about our insurance services

## Green Campbell Fisk

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### 1. The Financial Services Authority

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?

☑ We offer products from a range of insurers.

☐ We only offer products from a limited number of insurers.

☐ We only offer products from a single insurer.

### 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 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.

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

☐ A discretionary fee of £5 for mid term adjustments, and a fee of £10 in respect of replacement / duplicate certificates or cover notes and mid term cancellations. No fee will be charged for new business, renewals or recovering uninsured losses from third parties on your behalf.

With regard to policy cancellation, we also deduct the commission which the insurers "claw back" from us., from the refund.

☑ No fee.

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

### 5 Premiums

In most instances, premiums are collected by Green Campbell Fisk as agents of the insurer and risk transfer is said to have operated. This means that all monies paid or refunded are regarded as insurer monies on the basis the monies are in respect of insurance cover provided. Should in the unlikely event Royminster Ltd T/As Green Campbell Fisk be liquidated, your financial position is protected by the insurers.

For the rare case where risk transfer does not operate and Green Campbell Fisk are not authorised to act as agent of the insurer for the purpose of handling premiums, you will be asked to make payment of the premium direct to the insurer.

## 6. Who regulates us?

Royminster Ltd T ?as Green Campbell Fisk, 10 London Road, Bexhill-on-Sea, East Sussex, TN39 3JU is authorised and regulated by the Financial Services Authority. Our FSA register number is 308475.

Our permitted business is advising on and arranging non-investment insurance contracts.

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

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

Any complaint which you have been unable to resolve after communication with the ECF should be referred to:-

...in writing Write to: Green Campbell Fisk, 10 London Road, Bexhill-on-Sea, East Sussex TN39 3JU

...by phone Telephone: 01424 221888

If you make a complaint in respect of a contract that is sold to you after 13 January 2005 and you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

We have been covered by the FSCS since 14 January 2005. 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 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.

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

## 9. Confidentiality

All personal information about you will be treated as private and confidential. We may use information we hold about you to provide information to you about other products and services which we feel appropriate to you.

We may pass information we hold about you to Green Financial Planning who will also use this to provide information to you about other products and services which they may be appropriate to you.

We may also pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may pass to them details of your payment record with us.

If you do not wish to receive marketing information from us or Green Financial Planning, please write to us at the above address.