About our insurance services

www.horse-insurance.co.uk
Thorpe Underwood Hall
Ouseburn
York
YO26 9SS

1. The Financial Conduct Authority

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer products from The Equine and Livestock Insurance Company Limited.

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 any advice or a recommendation from us for horse insurance. 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 will you have to pay us for our services?

☑ An administrative fee of £10 for any policy alteration after the first 14 days of policy inception.

☐ No fee.

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

5. Who regulates us?

www.horse-insurance.co.uk is a trading name of Equine and Livestock Insurance Company Limited.

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 202748.

Our permitted business is:

- Deposit taking activities for insurance;
- Advising on non-investment insurance contracts;
- Arranging non-investment insurance contracts;
- Assisting in the administration and performance of non-investment insurance contracts;
- Carrying out contracts of insurance;
- Credit broking;
- Dealing in non-investment insurance contracts as an agent;
- Dealing with investments as principal;
- Effecting contracts of insurance;
- Entering into regulated credit agreement as Lender (excluding high cost short term credit, bill of sale loan agreement and home collected credit loan agreement);
- Exercising/having right to exercise lender's rights and duties under a regulated credit agreement (excluding high cost short term credit, bill of sale loan agreement and home collected credit loan agreement); and
- Making arrangements with a view to transacting non-investment insurance contracts.

You can check this on the *Financial Services Register* by visiting the FCA website http://www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

6. Ownership

Ultimate controlling party:
Lindsay Leggat Smith is considered to be the ultimate controlling party by virtue of the fact that he owns all of the Company's share capital.

7. What to do if you have a complaint.

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

...in writing	General Manager, www.horse-insurance.co.uk, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS.
...by email	policyadmin@horse-insurance.co.uk
...by fax	03300 242 971
...by phone	Customer Contact Department: 03300 241 580 Claims Department: 03300 241 603

If 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 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 90% of the claim, without any upper limit.

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