



# about our insurance services



APRIL UK (Insurance Services) Ltd  
15 Apex Court  
Almondsbury  
Bristol BS32 4JT

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## 1. The Financial Services Authority (FSA)

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

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## 2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for income protection, life/critical illness and private medical insurance cover. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer, Axeria Life International PCC Limited, for hospital cash cover and Sterling Insurance Company Limited for personal accident cover.

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

- We will advise and make a recommendation for you after we have assessed your needs for income protection, hospital cash cover, personal accident cover, life/critical illness and private medical insurance cover.
- 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.

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## 4. What will you have to pay us for this service?

- A fee.
- No fee for income protection, hospital cash cover, personal accident cover, life/critical illness and private medical insurance cover. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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## 5. Who regulates us?

APRIL UK (Insurance Services) Ltd, 15 Apex Court, Almondsbury, Bristol, BS32 4JT is authorised and regulated by the Financial Services Authority. Our FSA Register number is 308655.

Our permitted business is advising on and arranging general insurance contracts.

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

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## 6. Ownership

APRIL Group SA owns 100% of our share capital.  
We have 100% of the voting rights of APRIL (Insurety) Ireland Limited.

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

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

- ... in writing Write to APRIL UK (Insurance Services) Ltd, 15 Apex Court, Almondsbury, Bristol, BS32 4JT
- ... by phone Telephone 01454 619500

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

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