

## Initial Disclosure Document - About our insurance services

**First Chartercare Ltd.  
Unit 31 Newnham Court Shopping Village  
Bearsted Road  
Weaving  
Maidstone  
Kent  
ME14 SLR**

### **1. The Financial Conduct Authority (FCA)**

The Financial Conduct Authority 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 Insurance do we offer?**

We only offer products from a single insurer:  
Premier Care Accidental Damage insurance, Personal Liability Insurance and Mechanical Breakdown Warranty through China Taiping Insurance (UK) Co Ltd.

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

We will advise and make a recommendation for you after we have assessed your needs for the above types of insurance.

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

We charge no fee for our services

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

### **5. Who regulates us?**

**First Chartercare Ltd. Unit 31 Newnham Court Shopping Village. Bearsted Road, Weaving, Maidstone, Kent, ME14 5LH**, is an appointed representative of **Mark Bates Limited of Premier House, Londonthorpe Road, Grantham, Lincs, NG31 QSN**, which is authorised and regulated by the Financial Conduct Authority. Register number: 308390.

Mark Bates Ltd's permitted business is advising and arranging insurance contracts.

You can check this on the Financial Conduct Authority register by visiting their website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Conduct Authority on 0845 606 1234

## **6. What to do if you have a complaint**

It is always our intention to provide you with a first class standard of service. Misunderstandings can, however, occur and we would prefer to know about the occasional problem than for you to remain dissatisfied.

If any problem arises in connection with this policy you should firstly discuss this with us by contacting

**General Manager  
Mark Bates Limited  
Premier House  
Londonthorpe Road  
Grantham  
Lincs, NG31 QSN**

By phone on: 01476 593887

By fax on: 01476 591543

By e-mail on: [complaints@markbatesltd.com](mailto:complaints@markbatesltd.com)

If you cannot settle your complaint with us 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 90% of the claim, without any upper limit

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

Dated January 2015