

# ABOUT OUR INSURANCE SERVICES



**This document contains information about the insurance service that we provide. Use it to decide if our service is right for you.**

## OUR REGULATORY STATUS

Hive Insurance Services Limited, Unit 4 Bredon House, Almondsbury Business Centre, Bradley Stoke, Bristol, BS32 4QH, authorised and regulated by the Financial Conduct Authority (FCA). FCA Register number is 308655. Our permitted business is advising on and arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on **0800 111 6768**. The FCA is the independent watchdog that regulates financial services.

## REGISTERED ADDRESS

Hive Insurance Services Limited, Unit 4 Bredon House, Almondsbury Business Centre, Bradley Stoke, Bristol BS32 4QH.

## PRODUCTS THAT WE OFFER

### WHERE WE ACT AS THE INTERMEDIARY FOR THE CUSTOMER:

- › Our life insurance and income protection plans are offered from AIG, Aviva, Holloway Friendly, Legal & General, Liverpool Victoria, Royal London, Vitality and Zurich
- › Our private medical insurance plans are offered from Aviva, AXA PPP, PHC and Vitality.

### WHERE WE ACT AS THE INSURANCE PROVIDER FOR BOTH THE CUSTOMER AND INSURER:

- › Our Guaranteed Life Plan is provided by Compass Underwriting Limited and underwritten by Isle of Man Assurance Limited.
- › Our Medical Cash Plan is offered from BHSF Limited
- › Our Sports Accident Plan and Protect My Income Personal Accident and Sickness plan are provided by Pulse Insurance Limited and underwritten by Travelers Syndicate Management Limited
- › Our commercial insurance plans are offered via STB Insurance Brokers, a trading name of Pulse Insurance Limited.

## WHAT SERVICE WILL WE PROVIDE YOU WITH?

We will provide a non-advisory service. This means you will not receive advice or a recommendation from us. Instead we may ask questions to narrow down the selection of products that we can provide you with. You will then need to make your own choice about how to proceed.

## IS THERE A COST FOR THIS SERVICE?

There is no fee for our services. When we sell you a policy the insurer pays us a percentage commission and/or fee from the total premium.

- › For the Sports Accident Plan, a cancellation fee is due if you cancel the policy outside the cooling off period. Provided you have not made a claim, you will be entitled to a pro rata refund of any premium paid, less a 15% cancellation fee (subject to a minimum of £25). If we pay any claim in whole or in part, then no refund of premium will be allowed.
- › On commercial insurance, the premiums will include a 15% administration fee from us, as confirmed on the website when you apply for cover.

## OWNERSHIP

- › Hive Protect Group Limited owns 100% of our share capital.

## WHAT TO DO IF YOU HAVE A COMPLAINT

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

- › **By email:** [enquiries@hiveinsure.co.uk](mailto:enquiries@hiveinsure.co.uk)
- › **By phone:** 01454 619500
- › **In writing:** Hive Insurance Services Limited, Unit 4 Bredon House, Almondsbury Business Centre, Bradley Stoke, Bristol, BS32 4QH.

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. 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.