

## Your Agreement with esure Services Limited

This is a separate contract to your policy and covers insurance intermediary services that esure Services Limited provides.

### 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 home and motor insurance from esure Insurance Limited.

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

The services covered by this contract include arranging home and motor insurance cover on your behalf to meet your requirements. This includes any optional extras such as legal protection and Home Emergency, and helping you with any ongoing changes you have to make, such as amendments to the cover, use and contents insured. We will also arrange the renewal or cancellation of your policy.

When we sell a Home optional extra: Home Emergency Cover, Family Legal Protection, Travel Insurance and Pest cover we keep a set proportion of the premium and return the rest to the insurer. In addition for Pest cover and Home Emergency cover if the policies sold reach a specific profit target, the insurer pays us an additional bonus.

The sales process is designed to help you establish your needs, we will provide you with sufficient information to enable you to make an informed decision on the purchase of your policy, however we will not make any recommendations or give advice so please consider all information carefully to ensure the policy meets your requirements before you decide to proceed.

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

| Transaction Type  | Fee     |
|---|---------|
| For cancelling your home policy during the first period of cover  | £ 55.00 |
| For cancelling your home policy in subsequent periods of cover  | £ 35.00 |
| For cancelling your home policy in the cooling off period   | £ 20.00 |
| For cancelling your Family Legal Protection, Home Emergency, Pest cover, Annual Travel and/or Winter Sports Cover in the cooling off period | £ 20.00 |
| For cancelling your Family Legal Protection, Home Emergency and/or Pest cover outside the cooling off period                                | £ 20.00 |
| For changing your home policy details   | £ 20.00 |
| For adding your Family Legal Protection, Home Emergency, Pest cover, Annual Travel and/or Winter Sports Cover                               | £ 20.00 |

The above fees are collected by esure Insurance Limited acting as agent on behalf of us.

### 5. Who regulates us?

Sheilas' Wheels is a trading style of esure Services Limited, who wholly own esure Broker Limited. Both companies ultimate parent is esure Group Plc. esure Services Limited, The Observatory, Castlefield Road, Reigate, Surrey, RH2 0SG is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 312063.

Our permitted business is arranging, dealing as agent and assisting in the administration of non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register/](http://www.fca.org.uk/register/) or by contacting the FCA on 0800 111 6768.



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

If you wish to register a complaint, please contact us by phone on 0345 604 4206 or in writing at our registered address.

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.

For compulsory classes of motor insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For home insurance, insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.