

About our insurance

1 The Financial Conduct Authority (FCA)

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 offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer our own products for income protection, life cover, private medical insurance & cash plan policies.

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 advice or a recommendation from us for income protection, private medical insurance or cash plan policies. 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 for our services?

- A fee.
- No fee.

5 Who regulates us?

The Exeter is a trading name of Exeter Friendly Society Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Financial Services Register number is 205309.

You can check this on the *Financial Services Register* by visiting the FCA's website 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:

... in writing

Write to The Exeter, Lakeside House, Emperor Way, Exeter EX1 3FD.

... by phone

Telephone 0300 123 3201

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.

300419/1016