

**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 products from Alpha Underwriting Limited for absence insurance, locum insurance, overheads insurance and personal accident and illness insurance.

**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 absence insurance, locum insurance, overheads insurance or personal accident and illness insurance. 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 as to how to proceed.

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

- A fee.
- No fee for absence insurance, locum insurance, overheads insurance or personal accident and illness insurance.

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

**5. Who regulates us?**

Practice Cover is a trading name of Practice Cover Limited whose registered office is Stag Gates House, 63/64 The Avenue, Southampton SO17 1XS and which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 513798.

Our permitted business is arranging general 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:

.. in writing      Write to Practice Cover Ltd, FREEPOST PLUS RSGG-XLAC-XXCA,  
Southampton, SO1 5 JF

.. by phone      Telephone 023 8051 3286

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, with no upper limit.

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