

Important Information about our insurance services

St. Margarets

Direct

11 Tower View, Kings Hill, West Malling, Kent ME19 4UY

1. The Financial Services Authority (FSA)

The FSA 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 product do we offer?

We offer products from a range of insurers for:

- Pleasure Craft insurance for private use from Syndicate 2001 at Lloyd's. The type of product offered will be dependant upon your vessel's features.
- Marine Legal cover underwritten by DAS Legal Expenses Insurance Company Limited

3. Which service will we provide you with?

You will not receive advice or a recommendation from us for:

Pleasure Craft insurance
Marine Legal 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 about how to proceed.

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

No fee

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

5. Who regulates us?

St. Margarets is a trading name of Amlin Underwriting Services Limited, St Helen's, One Undershaft, London EC3A 8ND which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312292.

Our permitted business is General Insurance (Marine).

St. Margarets is a trading name of Amlin Underwriting Services Limited. Registered in England No: 422615
Registered Office: St Helen's, 1 Undershaft, London EC3A 8ND
Authorised and regulated by the Financial Services Authority

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Amlin Underwriting Services Limited is ultimately owned by Amlin plc.

7. What to do if you have a complaint

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

Write to: General Manager, St. Margarets,
11 Tower View, Kings Hill, West Malling, Kent ME19 4UY

Telephone: 01732 223820

Fax: 01732 223821

If your insurance is underwritten by Syndicate 2001 at Lloyd's and you are dissatisfied with our handling of your complaint you can at any time refer the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department, Lloyds,
One Lime Street, London EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

e-mail: Complaints@lloyds.com

If your insurance is 'Marine Legal' and you are dissatisfied with our handling of your complaint then you may complain to:-

Claims Director
Amicus Legal Ltd
The Old Exchange
64 West Stockwell Street
Colchester
CO1 1HE

If you cannot settle your complaint with the above you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Marine types of insurance are not covered by the FSCS.