

Direct Car Excess Insurance
First Floor Orchard House
Station Road
Rainham
Kent
ME8 7RS

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 offer products from a limited number of insurers.
- We only offer products from AIG Europe Limited for Car Hire Excess 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 Car Hire Excess 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?

- A fee may be charged of up to £15 for any mid-term change to your policy that you may request.
- No fee will be charged to purchase one of our policies.

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

5. Who regulates us?

Direct Car Excess Insurance of First Floor Orchard House, Station Road, Rainham, Kent, ME8 7RS is a trading name of AIG Europe Limited, a company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Our permitted business is arranging and assisting in the administration of non-investment insurance contracts.

Our insurance is underwritten by AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. AIG Europe Limited's FRN is 202628.

You can check this on the FCA's register by visiting the FS Register(www.fca.org.uk).

6. What to do if you have a complaint?

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

In writing: Write to Customer Relations, AIG Europe Limited, 2 – 8, Altyre Road, Croydon, Surrey, CR9 2LG

By phone: Telephone +44 0800 012 1301

By e-mail: Email info@direct-carexcess.co.uk

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 Financial Services Compensation Scheme (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 compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.