



INITIAL DISCLOSURE DOCUMENT

about our services and costs

Eclipse Insurance Services

82 Herne Bay Road, Swalecliffe, Whitstable, Kent, CT5 2LX

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Term Assurance, Income Protection, Private Medical and Critical Illness.
- We offer products from whole of market, for Motor, Household, Travel and Commercial Insurance.
Ask us for a list of the insurers from whom we choose.
- We only offer from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
Ask us for a list of the [lenders/companies] we offer mortgages from.
- We only offer mortgages from a single lender.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for all types of Insurance products.
- You will not receive advice or a recommendation from us. 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.

Mortgages

- We will advise and make a recommendation for you on mortgages after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of mortgages 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?

Insurance

- No fee. We will receive commission from the provider.
- A fee. The fee will be agreed in advance of carrying out your instructions.

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

Mortgages

- No fee. We will be paid a fee from the lender.
- A fee. If we intend to charge you a fee for the mortgage advice provided, we will advise you of the terms before you are committed to making a payment. Should you withdraw your mortgage application once an application has been made we will charge a fee of £99.00. If your mortgage offer has been issued and you withdraw your application the

charge will be £199.99.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5. Who regulates us?

Eclipse Insurance Services of 82 Herne Bay Road, Swalecliffe, Whitstable, Kent, CT5 2LX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 305116.

Our permitted business is advising and arranging mortgages and non-investment Insurance contracts.

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. What to do if you have a complaint

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

...in writing **Eclipse Insurance Services, 82 Herne Bay Road, Swalecliffe, Whitstable, Kent, CT5 2LX**

...by phone **01227 793666**

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

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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