



BAY MARINE INSURANCE CONSULTANTS LIMITED INITIAL DISCLOSURE DOCUMENT (IDD) About our Insurance Services

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

2. Whose products do we offer?

- ✗ We can offer products from a range of insurers.
- ✓ We can only offer products from a limited number of insurers. Please ask us for a list of insurers we can offer insurance from.
- ✗ We can only offer product from a single insurer.
- ✗ We only offer our own products.

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

5. Who regulates us?

Bay Marine Insurance Consultants Ltd, Cardiff Marine Village, Penarth Road, Cardiff, CF11 8TU is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 308097. Our permitted business is arranging general 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. Ownership

Bay Marine Insurance Consultants Ltd is a 100% privately owned Ltd Company.

7. What to do if you have a complaint

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

in writing: Bay Marine Insurance Consultants Ltd, Cardiff Marine Village, Penarth Road, Cardiff, CF11 8TU.
by phone: Telephone 029 2023 5756
by fax: Facsimile 029 2022 9126
by e-mail: admin@baymarineinsurance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

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

Marine types of insurance are not covered by the FSCS.