



PLEASE READ AND KEEP
About our Insurance Services
Initial Disclosure Document (IDD)

Cardiff Marine Village
Penarth Road
Cardiff
CF11 8TU

Bay Marine Insurance Consultants Ltd

1 The Financial Conduct Authority (F.C.A.)

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 for marine insurance
- ✓ We can only offer products from a limited number of insurers for marine insurance. Ask us for a list of insurers we offer insurance from.
- * We can only offer products from a single insurer

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 us 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 is authorised and regulated by the Financial Conduct Authority.

Our FCA Register number is 308097. Our permitted business is arranging general insurance contracts.

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

6 Ownership

Bay Marine Insurance Consultants Ltd is a 100% privately owned limited 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 email admin@baymarineinsurance.co.uk

If you cannot settle your complaint with us, 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.

Updated December 2016