



Initial Disclosure Document

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 products do we offer?

We only offer products from Alpha Insurance for payment protection insurance.

3. Which services will we provide you with?

You will not receive advice or a recommendation from us for payment protection. We may ask you 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?

There is 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?

Monster Insurance is a trading name of Fiuk.com Limited who are authorised and regulated by the Financial Services Authority. Our FSA register number is 313773.

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. What to do if you have a complaint

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

- Write to: Adminicle Ltd, Callidus House, Cirencester Business Park, Love Lane, Cirencester, Glos GL7 1XD
- by phone Telephone: 01285 886600
- by email: **monster@adminicle.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 FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

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.

Further information about compensation scheme arrangements is available from the FSCS and they can be contacted by telephone: 0207 892 7300 or by email: enquiries@FSCS.org.uk