

# TERMS OF BUSINESS

## Who we are

Fortify Insurance Solutions, Global Reach, Dunleavy Drive, Cardiff CF11 0SN.  
Telephone 02920 099 040.  
Email [enquiry@fortify.uk](mailto:enquiry@fortify.uk)

## About our services

Fortify Insurance Solutions Limited is an appointed representative of ActiveQuote Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). Firm reference number 739304 as detailed on the Financial Services Register.

Our permitted business is: Selling insurance products and services, insurance mediation.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

We arrange the policy with an insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total premium.

We will provide you with all the information you need to make an informed buying decision. You will not receive any advice or recommendation from us.

## About our products

We offer a number of general insurance products:

- Travel Insurance
- Income Protection
- Life Insurance
- Car Hire Excess

## How to complain

At Fortify we will do everything possible to ensure that you that you receive a high standard of service. However, if you are not satisfied with the service received and want to make a complaint, please let us know and we will try to resolve it as quickly as possible.

There are a number of ways you can register your complaints:

<b>By post to:</b>	Fortify Insurance Solutions, c/o Rock Insurance Services Limited, 135 High Street, Crawley, West Sussex RH10 1DQ
<b>By telephone to:</b>	0343 658 0220
<b>By email to:</b>	<a href="mailto:complaints@rockinsurance.com">complaints@rockinsurance.com</a>

We will endeavour to resolve your complaints within 3 working days but if it is going to take longer to carry out a full investigation and provide an outcome then we will write to you within 5 working days to let you know. We will keep you up to date with progress and provide you with a final response before 40 working days. If you are still dissatisfied then you have six months from that point to refer the matter to the Financial Ombudsman Service for an independent view:

<b>By email to:</b>	<a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>
<b>By telephone to:</b>	0800 023 4567 or 0300 123 9123
<b>By post to:</b>	Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
<b>Website</b>	<a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>

## We are covered by the FSCS

You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100.

## Communication

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.