

TERMS OF BUSINESS

1. The Financial Conduct Authority (FCA)

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 a number of products from various insurers. Products include Travel, Gadget, Vehicle Hire Excess insurance; for Pet, Bird, Horse, Horse Rider, Trailer Hire, Fishing, Boat, Golf, Cycle, Musical Instrument, Camera, Touring/Static Caravan & Camping, Student insurance; and for Buildings & Contents insurance.

3. Which Service will we provide you with?

You will not receive advice or a recommendation from us for Travel, Gadget, Vehicle Hire Excess, Pet, Bird, Horse, Horse Rider, Trailer Hire, Fishing, Boat, Golf, Cycle, Musical Instrument, Camera, Touring/Static Caravan & Camping, Student or Buildings & Contents insurance. We may ask question 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 you have to pay us for our services?

No fee for Travel, Gadget, Vehicle Hire Excess, Pet, Bird, Horse, Horse Rider, Trailer Hire, Fishing, Boat, Golf, Cycle, Musical Instrument, Camera, Touring/Static Caravan & Camping, Student or Buildings & Contents insurance.

5. Who regulates us?

Leisure Guard and Leisure Guard Insurance are trading styles of Leisure World Developments Limited, 3rd Floor Office, 207 Regent Street, London W1B 3HH. Leisure World Developments Limited is authorised and regulated by The Financial Conduct Authority(FCA). Our Financial Services Register number is 927718.

Our permitted business is insurance mediation.

You can check this on the Financial Services Register by visiting the FCA's website

<https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 1116768.

6. What to do if you have a complaint.

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

By email to:	admin@rockinsurance.com
By post to:	The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service

By email to:	complaint.info@financial-ombudsman.org.uk
By telephone to:	0800 023 4567
By post to:	Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

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 advising and arranging is covered for 90% of the claim, without any upper limit.

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