

## keyfacts<sup>®</sup>

...about our Service

### **Who regulates you?**

Dare Direct is a trading name of SportsCover Direct who is authorised and regulated by the Financial Services Authority (FSA - firm number is 309959). The FSA is the independent watchdog that regulates all financial services.

### **How can I check your status?**

You can check that a firm is authorised by looking at the FSA register on the FSA website at [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer) or by calling the FSA Consumer Helpline on 0845 601 234.

### **Who is Dare Direct?**

Dare Direct is a trading division of SportsCover Direct Ltd an Insurance Intermediary wholly independent of any Insurance company. Our address for correspondence is Rustlings House, Bottle Square Lane, Radnage, Buckinghamshire, HP14 4DP. Tel: 0845 120 6410, Fax: 0845 120 6401, email: [info@daredirect.com](mailto:info@daredirect.com)

### **What range of policies do you offer?**

We can only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.

### **What type of service do you provide?**

You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products options that we will provide details on. You will then need to make your own choice about how to proceed.

### **Will you charge a fee for your services?**

We receive our remuneration in the form of commission and administration fees from the insurance companies. If you ask us to vary a policy after purchase or to cancel certain types of policy we reserve the right to charge a reasonable fee under certain circumstance. You may be charged a fee or interest if you pay using credit facilities.

### **How do I make a complaint?**

If you would like to complain about our products or service please write to us and address your correspondence to the Managing Director, Dare Direct, Rustlings House, Bottle Square Lane, Radnage, Buckinghamshire, HP14 4DP. We will do our best to resolve the problem. If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Further details will be provided at the appropriate stage of the complaints process.

### **Are you 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 to you. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on Tel: 020 7892 7300 or from their web site at [www.fscs.org.uk](http://www.fscs.org.uk) .