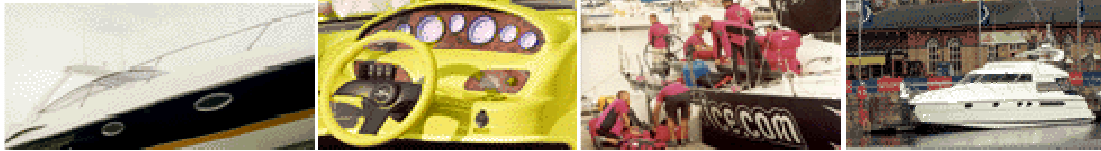


keyfacts

about our insurance services

DeNovomarine

Insurance for Quaysiders



DeNovo Underwriting Agencies Ltd

Quay View
Admirals Court
Quay Road
Lymington
Hants, SO41 3ET
Tel 01590 670055
Fax 01590 670155

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide which of our services are right for you.

2. Which insurance companies will we deal with?

For Corporate/Commercial business we offer the Quaysiders product for which security is provided by Certain Underwriters at Lloyd's of London.

Where your needs and requirements are not met by the Quaysiders product we are able to offer a range of alternative products and have access to a number of leading Insurers.

A list of Insurers that we are able to deal with is available on request.

For Yachts we offer a tailor-made product, which is insured with Certain Underwriters at Lloyd's of London.

For Personal Insurance, we generally represent only one Insurer for each product.

3. Which service will we provide you with?

We will advise and make recommendations for you after we have assessed your needs. Your needs will be assessed by the information you provide in completing the proposal forms and various other information provided by you and as such it is important that you provide clear and accurate answers / information.

4. What will you have to pay us for our services?

You will receive a quotation which will tell you about any fees (other than Commissions paid by insurance companies to DeNovo) relating to a particular insurance policy.

5. Who are we regulated by?

DeNovo Underwriting Agencies Limited, Quay View, Admirals Court, Quay Road, Lymington, Hampshire, SO41 3ET is authorised and regulated by the Financial Conduct Authority.

You can check this on the FCA's Register by visiting the FCA's website www.fsa.org.uk/firms/systems-reporting/register/ or by contacting the FCA on 0800 111 6768

6. What to do if you have a complaint

If you, or someone on your behalf, wishes to register a complaint, please contact us:

...in writing

Write to: DeNovo Underwriting Agencies Limited, Complaints Department,
Quay View, Admirals Court, Quay Road, Lymington, Hampshire, SO41 3ET

...by phone

Telephone: 01590 670055

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service or the Policyholder & Market Assistance.

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 100% of the first £2,000.00 and 90% of the remainder of the claim, without any upper limit.

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