



# Initial Disclosure Document About our insurance services

Careco Uk Ltd  
Hubert Road  
Brentwood  
Essex  
CM14 4JE

## **1. The Financial Conduct Authority (FCA)**

The Financial Conduct Authority 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 Insurance products do we offer?**

- We offer products from a range of insurers
- We only offer products from a limited number of insurers
- We only offer products from a single insurer:  
Premier Care Accidental Damage Insurance, Personal Liability Insurance and Mechanical Breakdown Warranty through China Taiping Insurance (UK) Co Ltd.

## **3. Which service will we provide you with?**

- We will advise and make a recommendation for you after we have assessed your needs for the above types of insurance.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then have to make your own choice on how to proceed.

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

- A Fee
- No Fee

You will receive a quotation which will tell you about any others fees relating to any particular insurance policy.

## **5. Who regulates us?**

Careco Uk Ltd, Hubert Road, Brentwood, Essex, CM14 4JE, is an appointed representative of **Mark Bates Limited of Premier House, Harlaxton Road, Grantham, Lincs, NG31 7JX**, which is authorised and regulated by the Financial Conduct Authority. Register number: 308390.

Mark Bates Ltd's permitted business is advising and arranging insurance contracts.

You can check this on the Financial Conduct Authority register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Conduct Authority on 0845 606 1234

## **6. What to do if you have a complaint**

It is always our intention to provide you with a first class standard of service. Misunderstandings can, however, occur and we would prefer to know about the occasional problem than for you to remain dissatisfied.

If any problem arises in connection with this policy you should firstly discuss this with us by contacting

**General Manager  
Mark Bates Limited  
Premier House  
Harlaxton Road  
Grantham  
Lincs, NG31 7JX**

By phone on: 01476 593887  
By fax on: 01476 591543  
By e-mail on: [complaints@markbatesltd.com](mailto:complaints@markbatesltd.com)

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 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.