

Wight Cable 2005 Limited**Communications House, 56 Love Lane, Cowes PO31 7EU****1. The Financial Services Authority (FSA)**

The FSA 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 products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
Ask us for a list of insurers we offer insurance from.
- We can only offer products from a single insurer in respect of Accident Sickness and Unemployment.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We will provide you with product information and may ask you some questions to check your eligibility for the cover. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee.
- No fee.
- You will receive a quotation that will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Wightcable is a trading name of Wight Cable 2005 Limited of Communications House, 56 Love Lane, Cowes PO31 7EU. Wightcable is an appointed representative of BBH Shelter Limited of Eastham Hall, Eastham Village, Eastham, Wirral CH62 0AF which is authorised and regulated by the Financial Services Authority, register number 312766. BBH Shelter's permitted business is advising arranging dealing and assisting in the administration and performance of non investment insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on +44 (0) 845 606 1234.

6. Ownership

Wight Cable 2005 Limited is a privately owned limited company.

7. What to do if you have a complaint.

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

- ...in writing** Write to: BBH Shelter Limited
Eastham Hall, Eastham Village, Eastham, Wirral CH62 0AF
- ...by phone** Telephone: 0500 015100

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Tel: +44 (0) 845 080 1800 Full detail from www.financial-ombudsman.service.org.uk

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Depending on the type of business and the circumstances of the outstanding claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations to you.

This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS at Lloyds Chambers, Portsooken Street, London E1 8BN Tel: +44 (0) 207 892 7300 email enquiries.fscs.org.uk