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## 1. The Financial Conduct Authority [FCA.]

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The FCA 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.

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## 2. Whose products do we offer?

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We offer products from a small number of insurers for; Motor Excess insurance, Multi Motor Excess Insurance and Lifestyle Excess Insurance.

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

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You will not receive advice or recommendation from us. We may ask some questions 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.

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

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Below are the charges we make from time to time:

Quotations:	No charge
New policy incepted via our website :	No charge
Policy renewal:	No charge
New policy incepted via the phone:	£15.00
Change of address or vehicle:	£10.00
Duplicate documents:	£10.00

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## 5. Who regulates us?

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Virtual Insurance Products Limited trading as My Excess Protected, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307038.

Our permitted business is that of a General Insurance Intermediary.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

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## 6. Ownership

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Virtual Insurance Products Ltd trading as My Excess Protected is a privately owned company with 100% of the shares owned by the Directors and has no holding direct or indirect that represents voting rights in any insurance undertaking.

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## 7. Complaints

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

... **in writing** Write to My Excess Protected, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR

... **by phone** Telephone: 01803 849 031

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

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## 8. Are we covered by the Financial Compensation Scheme [FSCS?]

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 7300.