

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an intermediary acting for Acasta European Insurance Company Limited (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of Acasta's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta on request. We are contractually obliged to provide products underwritten by Acasta and do not provide a fair and personal analysis of the market.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

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

You do not have to pay us for our services. We receive commission being a percentage of the premium paid by you paid to us by insurers.

5. Who regulates us?

Reactive Insurance Solutions. is an appointed representative of Alternative Propositions Ltd. whose contact address is Anglia House, Carrs Road, Cheadle, SK8 2LA. Alternative Propositions Ltd which is authorised and regulated by the Financial Conduct Authority under the registration number 602443. Alternative Propositions Ltd. Is permitted to arrange general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint?

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

In writing Customer Services Department, Reactive Insurance Solutions. Kingsland House, 21 Hinton Road, Bournemouth, BH1 2DE.

By phone: Freephone 0800 888 6666.

By email: customerservices@reactiveinsurance.co.uk

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

We are covered by the Financial Services Compensation Scheme (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 on 0800 678 1100 or at <http://www.fscs.org.uk>.