

Key Facts about our Insurance Service

This document contains important information about our regulatory responsibilities under the supervision of the Association of Chartered Certified Accountants.

1. About our company

Brett Pittwood is not authorised by the Financial Conduct Authority. However, we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Association of Chartered Certified Accountants. The register can be accessed via the Financial Conduct Authority website at <http://www.fca.org.uk/register/>.

2. Whose products do we offer

We only offer products from a single provider, Vantage Tax Fee Protection Limited t/as Vantage Fee Protect, whose products are insured by HCC International Insurance Co PLC.

3. Our services

We will provide you with information on these products you must then decide whether they meet your needs. We are not under a contractual obligation to conduct insurance mediation activities with a limited number of insurance undertakings and do not give advice based on a fair analysis of the market. Upon request we will provide you with a list of insurance undertakings from which we have made our selection.

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

We will provide a statement of the premium due along with details of any taxes and where applicable any fees that are due.

5. Ownership

We have no shareholding in Vantage Fee Protect nor HCC International Insurance Co PLC; nor does Vantage Fee Protect nor HCC International Insurance Co PLC have a shareholding in us.

6. What to do if you have a complaint

If you have a complaint about this insurance service you should, in the first instance, register the complaint to Vantage Fee Protect by phone, email or post. Contact details may be found at <http://www.vantagefeeprotect.com/contact-us/>. If they cannot resolve your complaint straight away, they will acknowledge its receipt promptly, arrange for a senior manager to investigate the matter and provide you with a response. They will send you a final response or a holding letter within four weeks of receiving your complaint. The final response letter will state whether the complaint has been accepted or rejected. If the complaint is rejected, full reasons for doing so will be provided.

7. Cancellation

If you cancel your policy within the first 14 days of cover, or within 14 days of you receiving confirmation that cover is in place and details of the cover, which ever is the latest, we will provide you with a full refund of premium and your policy will be cancelled from inception. If you cancel after the first 14 days of cover, your policy will be cancelled from the date we receive your instructions (which should be sent to the address in point 1 of this document) and we will refund a proportionate part of the premium corresponding to the un-expired period of insurance. If a claim has been made against the policy then any costs paid to you in respect of the claim will be deducted from the amount of premium rebate due.

8. Governing Laws

The relationship between us as an insurance intermediary and you as a customer are governed by English Law. If there is a dispute which cannot be resolved under the complaints procedures set out above it will be dealt with in the courts of England and Wales.

Demands and Needs

It is important that before deciding to purchase a Vantage Fee Protect product that you consider whether the insurance is appropriate for you. You should read thoroughly all product marketing literature and policy wordings before deciding to purchase. The policy document is available at <https://www.vantagefeeprotect.com/docs/b-hcc-tfp-vantage-reg-policy-wording.pdf>.

. We are only providing information on a single insurance undertaking. You must decide whether the insurance is appropriate for you.

Tax Fee Protection insurance may not be appropriate for you if you cannot answer yes to one of the following questions:

Q1 Is there a current requirement or do you expect there to be a future requirement, during the policy period, for you to submit an H M Revenue & Customs (HMRC) self-assessment tax return?

Q2 If you are in business do you operate a PAYE scheme or will you operate a PAYE scheme during the policy period?

Q3 If you are in business is there a current requirement or do you expect there to be a future requirement, during the policy period, for you to be VAT registered?