



# Initial Disclosure Document

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Unit 3  
Park Farm Courtyard  
Easthorpe  
Malton  
North Yorkshire  
YO17 6QX

ALAIB Limited

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## 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. 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 range of insurers.
  - We only offer products from a limited number of insurers Guaranteed Asset Protection Insurance. Ask us for a list of insurers we offer insurance from.
  - We only offer products from a single insurer for Excess Insurance, Tyre Insurance, Alloy Wheel Insurance and Scratch and Dent Insurance.
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## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs for Guaranteed Asset Protection Insurance, Excess Insurance, Tyre Insurance, Alloy Wheel Insurance and Scratch and Dent 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 need to make your own choice about how to proceed.
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## 4. What will you have to pay us for this service?

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- A fee.
  - No fee for Guaranteed Asset Protection Insurance, Excess Insurance, Tyre Insurance, Alloy Wheel Insurance and Scratch and Dent Insurance.
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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## 5. Who regulates us?

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ALAIB Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 571109.

Our permitted business is to sell and arrange non-investment insurance contracts, acting on behalf of the insurer. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

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

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

... in writing            ALAIB Limited, Unit 3, Park Farm Courtyard, Easthorpe, Malton, North Yorkshire, YO17 6QX  
... by phone            01653 916304

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

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## 7. Are we covered by the Financial Services 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 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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.