

Information About Us

Binnacle Insurance Services Limited

Who regulates us?

The Financial Conduct Authority (FCA) is the independent body that regulates financial services, including insurance. We are authorised and regulated by the FCA, to act as an insurance intermediary and sell insurance products acting on behalf of the insurer.

We are registered with the Financial Conduct Authority as: Binnacle Insurance Services Limited, The Hamlet, Hornbeam Park, Harrogate, HG2 8RE. Our Financial Services Register Number is 820727.

You can check this information and obtain further information about how the FCA protects you and your rights by visiting their website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Ownership

Binnacle Insurance Services Limited is part of the Rural & Commercial Holdings Group, a wholly owned subsidiary of Primary Group UK.

Whose products do we offer?

We offer insurance products from HDI Global SE - UK and SureStone Insurance. SureStone Insurance is wholly owned by Primary Group UK.

We also service products from AXA XL.

Which services will we provide you with?

For insurance services sold face to face, online or on the telephone you will not receive advice or a recommendation from us. We may help you to make the right choice by asking some questions to narrow down the selection of products and provide information relevant to your demands and needs.

What will you have to pay us for our services?

Our staff do not receive any additional bonus or commission for providing you with these services, they are salaried and receive an annual bonus based on the overall performance of the Rural and Commercial Holdings Group.

HDI Global SE - UK, SureStone Insurance and AXA XL pay commission to Binnacle Insurance Services for selling and servicing their policies. This means that a percentage of the premium you pay is given to Binnacle.

What to do if you have a complaint

We hope that you will be happy with the service we provide, however if for any reason you are unhappy with it, we would like to hear from you. In the first instance please telephone us on 0344 274 0277.

If you remain dissatisfied after we have considered your complaint or you have not received a final decision by the time we and the Insurer have taken eight (8) weeks overall to consider your complaint, you have the right to refer your complaint to the Financial Ombudsman Service.