

Terms of Business

Who we are

Compass Insurance is a trading name of Bspoke Lifestyle Limited. We are an insurance intermediary authorised and regulated by The Financial Conduct Authority (FCA) under registration number 820727, you can check this at www.fca.org.uk/register or by calling 0800 111 6768.

Products we offer

We offer a travel product that is unique to Compass and provided by a single insurer Healix Insurance Services Limited on behalf of Hamilton Insurance DAC.

We will help you identify your demands and needs by providing appropriate information and may ask you some questions to help you make an informed choice. You will then need to make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer or the suitability of our products in comparison to any other products that are available in the market.

Who we act for

We are permitted by the Authorised Insurer to act on your behalf in arranging your contract of insurance. We hold any insurance premiums as agent of the insurers described above and are entitled to any interest earned on these accounts. We do not hold client money.

How you can pay

Bspoke Lifestyle accept payment in full by debit or credit card and payment is required in full when you take out your policy.

Commission

We will receive remuneration as commission from the Authorised Insurers that underwrite your insurance policy. The commission received is variable and is included in the premium you pay.

What to do if you have a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

In writing: Complaint Department, Compass Insurance, 7 Pullman Court, Great Western Road, Gloucester GL1 3ND
By telephone: 0344 274 0277
By email: complaints@compass.co.uk

Whichever method you choose, a member of staff fully trained in complaint handling will deal with your complaint. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk.

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. Whether you can claim depends on the type of your business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or by contacting us.