

About our services.

NISEM Limited,
17 Cairndore Walk
Newtownards
County Down
BT23 8PE

The Financial Services Authority.

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

Whose products do we offer?

We offer access to a range of products through different providers ranging from specialist insurance intermediaries to insurance companies to comparison web sites. Each web page will always name the provider(s). Some providers will use a panel of insurers, others will use a selected range of insurers and others may only use one insurer. Please ask the provider for a list of companies they deal with.

Which service will we provide you with?

Please note that we offer an introduction service and we do not provide advice or recommendation as to which policy would be best for your unique needs and we strongly advise you to read policy wordings (or at least the policy summary) before considering any purchase. You will then need to make your choice on how to proceed.

Our web site allows you to look by type of insurance if you are looking for a particular type of provider or you can connect to the comparison web sites. The choice is yours. We also provide generic articles for you to read. Once you see something of interest you can follow it up by clicking the mouse button on the 'get a quote' or similar button on the web page. You will then be transferred direct to the provider you were interested in. Please note that we try to keep the information up to date on our web site but for the latest details always check out the provider's web site.

What will you have to pay for our service?

Our service is provided free of charge.

Who regulates us?

NISEM Limited of 17 Cairndore Walk, Newtownards, County Down. BT23 8PE is authorised and regulated by the Financial services Authority. Our FSA register number is 502872.

Our permitted business is insurance mediation. We do not work as agent for any insurance company. We will never ask you to pay any insurance monies to us. We do not provide advice.

You can check this out on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

What to do if you have a complaint?

If you wish to register a complaint then you can contact us by any of the methods below;

E mail : mail@nitem.co.uk

Telephone : 0790 555 6173

Correspondence Address
SpecialistRisks.co.uk
NISEM Limited
17 Cairndore Walk
Newtownards
Co. Down
BT23 8PE
UK

We will then either try to resolve the matter by close of the next business day, or if that is not possible then we will acknowledge your complaint by either letter or e-mail. We will provide you with a complaints reference and also provide an estimate on when we will provide our final response. Please be assured that we value customers and will try to handle your complaint in a fair, friendly and efficient manner. If you can not settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. We will tell you more about that at the time.

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

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 compensation scheme arrangements is available from the FSCS.

Material information.

When applying for any insurance you are obliged to provide the insurance company with any information that may be material in their assessment of your risk or which could impact on the terms they may offer or the premium they may charge. Failing to advise a material fact could invalidate parts or your entire insurance contract and may affect your rights when making a claim.

Links to other web sites and information contained on our web site.

Whilst on our web site you can use links to other web sites. That will happen if you ask for a quote. Our terms and conditions and our privacy policy and this document refer only to our web site and the service we offer. For details about the service provided by the web sites you link to you will need to read their documents.

The information we display on our web site comes from the providers we work with. We try to maintain that information so that it is up date however we are reliant on others to tell us when changes occur. So if you see something important mentioned on our web site that you wish to rely on please check it out with the provider concerned.

We work with a range of providers and can not recommend that one provider may be better for you than another. Whilst we aim to give you a choice of intermediaries on our web site we can not guarantee, recommend or comment on the ability of their service to meet your specific needs.

The information we provide on our web site is generic and not intended to amount to advice or recommendation.

Each provider is responsible for the service they provide to you, the products they provide to you and how any of the products they present are displayed on their web sites.