

About Our Insurance Services

Whose products do we offer?

We offer products from a limited number of insurers, details of which are contained within the policy terms and conditions of the insurance offered.

Which service will we provide you with?

Coverwise Sales and Servicing in the United Kingdom is provided through Southdowns Insurances Services Ltd who are authorised and regulated by the Financial Conduct Authority (registration number: 526980). You will not receive advice or 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.

Who regulates us?

Coverwise Limited is an independent general insurance intermediary authorised and regulated by The Financial Services Commission under the Financial Services (Investment and Fiduciary Services) Act 1989 of Gibraltar and provides this business in the EU by means of cross border services. Our FSC Registration Number is: FSC1107B. You can check this on the Financial Services Commission register at www.fsc.gi. The Financial Services Commission can also be contacted at PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar or by telephone: +350 200 40283, fax: +350 200 40282 or E-mail: info@fsc.gi.

Company address, registration number and ownership

Our company address is 1st Floor, Grand Ocean Plaza, Ocean Village, Gibraltar GX11 1AA, our company registration number is 103717. Coverwise is neither owned directly nor indirectly by an insurance company.

What will you have to pay to us for our services?

We may charge an administration fee of up to £25.00 for any mid-term change to the policy that you may request.

What to do if you have a complaint?

If you wish to initiate a sales or administration complaint, please contact Coverwise Sales and Service:

In writing - Write to the Operations Manager, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY

By phone - Telephone the Duty Manager on 01903 255650

If you wish to initiate a claims complaint, please write to, or telephone the claims unit dealing with your claim.

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service, full details can be found within the complaints section of your policy wording.

If you wish to register a complaint about the Coverwise website, please contact the Coverwise Customer Services Department at customerservices@coverwise.co.uk or at our postal address; Coverwise Limited, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY

Privacy at Coverwise

Coverwise Limited may use your personal information (including sensitive health and medical information when appropriate for your policy) in a number of ways; for example to make decisions about your insurance cover, provide insurance services, help prevent fraud and comply with legal and regulatory obligations. For these purposes we may share information with service providers and our insurers. Information may be transferred to other countries outside of the European Economic Area (EEA) but we will keep it secure at all times. You can request information that either we or Inter Partner Assistance (SA) hold about you and ask us to correct or remove information that you think is inaccurate by writing to the Data Protection officer at Coverwise Limited, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY. This is a summary of how we use your personal information. You can read our full privacy policy at www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspx.