

About Your Simple Insurance Policy

The Financial Conduct Authority

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

What service will we provide you with?



Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.



Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.



No advice – 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.

What will you have to pay us for our services?

You will pay for our services on the basis of either Direct Debit or via Credit/Debit card. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. The following fees may be applicable:



A fee up to £30 may be charged for mid-term changes, cancellations, or for providing additional/replacement or duplicate documents, altering direct debit payment terms, or chasing unpaid overdue premiums.

You will receive a written quotation, with a breakdown of the premium, tax and all other costs which tells you about any fees we charge relating to any specific policy or service.

Who regulates us?

Simple Caravan Insurance is arranged by Millennium Insurance Brokers Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. FCA register number 769884.

Millennium Insurance Brokers Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Millennium Insurance Brokers Ltd office: Quay Point Lakeside Boulevard Doncaster South Yorkshire DN4 5PL. FCA register number 308310. UK General Insurance Limited office: Gibraltar Island Road Old Mill Business Park Leeds West Yorkshire LS10 1RJ. FCA register number 310101.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.