
About our insurance services



Higgs and Barker Limited
Quay Road
Bridlington
YO16 4HX

1 The Financial Conduct Authority (FCA)

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

2 Whose products do we offer?

- We only offer products from a single insurer for
- Insured Products - Guaranteed Asset Protection
 - Non-Insured Products – Paint Protection

3 Which service will we provide you with?

- As an Insurance Intermediary (Broker) acting on behalf of customers and not an insurer, we will advise and make a personal recommendation for you*after we have assessed your needs for
- Insured Products - Guaranteed Asset Protection
 - Non-Insured Products – Paint Protection

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

- No fee

We do not charge a fee for our services. We earn a commission from the insurance provider for introducing you to them. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Higgs & Barker Limited is an appointed representative of Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester CO62TE which is authorised and regulated by the Financial Conduct Authority. Ingeni Services group Limited's FCA Number is 747381.

Ingeni Services Group Limited permitted business is arranging general insurance contracts.

You can Check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing

Jonathan Davis, Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane,
Earls Colne, Colchester, Essex, CO6 2TE

by phone

Telephone 01787 221909

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

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

For insured products only; 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.

Further information about compensation scheme arrangements is available from the FSCS.

8 Consumer Credit Disclosure

Higgs & Barker Limited is also authorised and regulated by the Financial Conduct Authority (Ref No 662462) for consumer credit purposes. We are a broker for finance and not a lender. Please be aware lenders may pay us a commission for introducing you to them. This commission can be based on the amount you borrow or the vehicle you purchase. Different lenders may pay different commissions for such introductions. Any commission amounts lenders pay will not affect the amount that you pay under your finance agreement, all of which are set by the lender.