



Karma Insurance Services Ltd

1. The United Kingdom Financial Services Authority (FSA)		
The FSA is the UK government independent watchdog that regulates the provision of financial services by companies based in the United Kingdom. We are required to provide you with this document so you can decide if our services are right for you.		
2. The Products we offer:		
<ul style="list-style-type: none">We offer our own products for Single Persons Possessions, Property Insurance, Legal Expenses and Personal Accident, Warranty and Contingency and Travel Insurance underwritten by a number of insurers.You can ask us for a list of insurers we offer insurance from.		
3. The Services We Will Provide you with		
<ul style="list-style-type: none">You will not receive advice or a recommendation from us for Personal Possessions, Travel, Property Warranty, Legal Expenses and Personal Accident or Contingency insurance. We will ask you some questions to narrow down the selection of products we will provide details of. You will then need to make your own choice about how to proceed.		
4. What will you have to pay for our services		
<ul style="list-style-type: none">Karma is an E-Commerce Insurance Provider and only offers monthly or non-renewable policies. We will charge a monthly fee to cover administration and credit/debit card charges. These maybe discounted for pre payments. Karma will make a charitable donation from any premium charged to the charity of its choice currently World Land Trust – www.worldlandtrust.org.Your quotation will split your monthly premium between premium, fee, and government tax.Karma is remunerated by commissions which are paid by the Insurers it represents and Karma may receive override bonus or profit share from time to time.		
5. Who Regulates US		
Karma Insurance Services Ltd is an appointed representative of Lloyd Wright Consultants Ltd, PO Box 9474, Nottingham, NG1 9ES United Kingdom FSA Registration Number 313334. Lloyd Wright Consultants Ltd are authorised for cross border transactions within the European Union. Our Insurers are authorised for transactions worldwide where stated. Our permitted Categories are arranging general insurance. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234		
6. Ownership		
The company number of Karma Insurance Services Limited is 4245182. Karma Insurance Services Limited is 100% Privately Owned.		
7. What to do if you have a complaint		
If you wish to register a complaint please contact us: Karma Insurance Services Ltd Innovate Office Lake View Drive Sherwood Park Nottingham NG15 0DT		
Telephone:	0845 860 9998	+44(0) 1623 726238 (International)
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.		
8. Are we covered by the Financial Services Compensation Scheme (FSCS)?		
We are covered by the FSCS. You may be entitled to compensation 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 100% of the first £2,000.00 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS		