

Information about our insurance services

1. Financial Conduct Authority (FCA)

The Financial Conduct Authority 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?

Pantaenius offers a limited range of products under the Pantaenius Yacht Scheme, for which we are managing agents, and some selected products in our capacity as broker. The products are specifically designed or adapted for owners of private and pleasure yachts.

All standard contracts of insurance are underwritten by reputable UK and/or European Insurers. A minority of bespoke contracts for special risks may be placed with reputable insurers outside our normal markets. You will be advised if this affects you.

For the majority of contracts of insurance, Pantaenius acts on behalf of the insurers. For certain bespoke contracts Pantaenius will act as your broker, you will be advised if this is the case.

Please ask for a list of available products and their underwriters if required.

3. Which services will we provide you with?

- We will assess the information you provide to us and advise you only on the terms and conditions attaching to the Pantaenius Yacht Scheme products, or when acting as your broker, on other selected products, whenever you contact us for advice. We may ask you 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.
- We will process your application and any subsequent policy alterations.
- As managing agent, we will provide you with renewal terms each year giving you adequate notice of any changes required by our underwriters.
- We will handle your claim, providing a 24-hour emergency claims help-line operated by our own staff, and a dedicated claims handler within our offices.
- If you have specifically asked for any other industry standard wording to form the basis of your contract of insurance we will be happy to arrange this for you and to advise you on the selected wording.

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

There is normally no charge for our services, which is covered by commissions paid to us by the underwriters. If a fee is to be charged for our services, you will receive a quotation which clearly details any fees relating to any particular insurance policy.

You will be charged, at cost, for delivery of documentation by courier or by Satellite Telecoms and for bank charges associated with any payments you make to us.

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Your premiums, and any claims settlements, will be held in a non-statutory trust client money account or insurance premium account. Any interest earned on deposits will be paid to Pantaenius UK Limited.

5. Who regulates us?

Pantaenius UK Limited, Marine Building, 1 Queen Anne Place, Plymouth, PL4 0FB is authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 308688.

Our permitted business is arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (freephone) From abroad: +44 20 7066 1000 or Email: consumer.queries@fca.org.uk

6. Ownership of Pantaenius.

Pantaenius UK Limited is a private limited company. Its shares are owned by Pantaenius Holding GmbH, which also owns shares in Pantaenius companies in Germany, Austria, Denmark, Monaco, Spain, Sweden, USA and Australia, and ultimately owned by Pantaenius Holding GmbH.

Pantaenius Holding GmbH owns a 100 % shareholding in Hanse Marine Vers. AG. Pantaenius UK Limited owns 100% shares in Marine Claims Service Limited.

7. What to do if you have a complaint.

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

...in writing	The Office Manager, Pantaenius UK Limited, Marine Building, 1 Queen Anne Place, Plymouth, PL4 0FB
...by email	complaints@pantaenius.co.uk
...by phone	Telephone +44 (0) 1752 22 36 56

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?

We are covered by the Financial Services Compensation Scheme. 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 100% of the first £2,000 and 90% of the remainder of the claim, without upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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PANTAENIUS UK LTD.
Registered in England and Wales
Registered No. 2461275
Authorised and regulated by the
Financial Conduct Authority

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* Pantaenius America Ltd. is a licensed insurance agent licensed in all 50 states. It is an independent corporation incorporated under the laws of New York and is a separate and distinct entity from any entity of the Pantaenius Group.