



# about our insurance services relating to flying licence insurance and trainee pilot insurance



BALPA House  
5 Heathrow Boulevard  
278 Bath Road  
West Drayton  
UB7 0DQ

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## 1. The Financial Conduct Authority (FCA)

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

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## 2. Whose products do we offer?

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We only offer products from Flightcrew Risk Solutions PCC Limited and Catlin Insurance Company (UK) Limited for flying licence insurance and trainee pilot insurance.

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## 3. Which service will we provide you with?

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Unless specifically requested, you will not receive advice or a recommendation from us for flying licence insurance or trainee pilot insurance. You will need to make your own decisions, therefore, as to how to proceed.

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

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In most cases, you will not need to pay a fee to us for arranging flying licence insurance or trainee pilot insurance on your behalf, as we will usually be paid a commission by the product provider.

If you are required to pay a fee to us, then this will be agreed with you in advance before we undertake any work on your behalf.

We will provide you with confirmation of the premiums payable in respect of any particular insurance policy.

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## 5. Who regulates us?

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BALPA Financial Solutions Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 136761.

Our permitted business is advising on and arranging investments and general insurance transactions, including flying licence insurance and trainee pilot insurance.

You can check this on the FCA's Register by visiting the Financial Services Register's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FCA on 0800 111 6768.

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## 6. Ownership

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We own 100% of the share capital in Flightcrew Risk Solutions PCC Limited.

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**7. What to do if you have a complaint**

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

... **in writing:** Write to BALPA Financial Solutions Limited, BALPA House, 5 Heathrow Boulevard, 278 Bath Road, West Drayton UB7 0DQ.

... **by phone:** Telephone 020 8476 4000.

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

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**8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 with no upper limit.

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

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