About Our Finance & Insurance Services

Steven Eagell Limited
Power House
Harrison Close
Knowlhill
Milton Keynes
MK5 8PA

1. The Financial Conduct Authority (FCA)

The FCA is the UK's independent financial conduct regulator responsible for overseeing financial services businesses.
Use this information to decide if our services are right for you.

2. Whose insurance products do we offer?

We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from
Insured Products - Minor Damage Protection, Tyre and Alloy Wheel Insurance and Total Loss Asset Protection

3. Which insurance services 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 - Minor Damage Protection, Tyre and Alloy Wheel Insurance and Total Loss Asset Protection

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

We do not charge you a fee for our services as an insurance intermediary. We will earn a commission from the insurance provider for introducing you to them.
The nature or level of commission we receive will not alter our advice to you and will depend on the product that you purchase.

5. Who regulates us?

Steven Eagell Limited, Power House, Harrison Close, Knowlhill, Milton Keynes, MK5 8PA is an appointed representative of Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, CO6 2TE, which is authorised and regulated by the Financial Conduct Authority.
Ingeni Services Limited's FCA Number is 747381.
Ingeni Services Group Limited business is to act as an agent on behalf of the insurer for insurance distribution activities only.
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 1116768.

6. What to do if you have a complaint (Insured Products ONLY)

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 insurance 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 your 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

Steven Eagell Limited is also authorised and regulated by the Financial Conduct Authority (FCA Reference Number 671531) as a credit broker. We are not a lender or an independent financial advisor.
In the first instance, we will introduce you to Lexus Financial Services and provide you with information regarding the finance products available to enable you to decide whether a particular finance product from Lexus Financial Services is right for you based on the information provided.
In the event that Lexus Financial Services is not able to provide credit, we will refer you to another trusted credit broker already known to us.
This credit broker will attempt to source credit for you through an alternative panel of lenders.
You are not required to use Lexus Financial Services or any other lender introduced by our trusted broker.
We do not charge you a fee for an introduction to Lexus Financial Services or to our trusted broker but we will receive a commission if you use their services, this is normally a fixed fee or a fixed percentage of the amount you borrow.
The level of commission will vary dependant on the product and the lender that you use.
We will inform you of the amount of commission that we will earn in good time before the finance agreement is entered into and ask you to consent to its payment. You do not have to take our finance. You can arrange funding of your vehicle elsewhere and in some cases it may be cheaper.

9. Credit Searches

By providing us with your credit details, you will be giving us authority to submit a credit application on your behalf to our credit providers, who will record a search on your credit file. We will only pass your details onto a subsequent credit provider if your initial credit application to our preferred lender is not successful.

10. Supporting Vulnerable Customers

We recognise that some customers may have additional support or communications needs. Where you choose to tell us about vulnerability or support needs - for example relating to health, disability, neurodiversity, or language - we will take reasonable steps to support you throughout the finance or insurance process.
Sharing this information is entirely optional. We will only record and use it with your consent, solely for the purpose of providing appropriate support and ensuring our services are accessible and fair.
Further information about how we use and protect personal data, including special category data, is set out in our Privacy Notice.
https://www.steveneagell.co.uk/site/privacy-policy/

11. What do if you have a complaint (Consumer Credit - Finance ONLY)

If you wish to register a complaint please contact us:

In writing	Feedback@, Steven Eagell Limited, Power House, Harrison Close, Knowlhill, Milton Keynes, MK5 8PA
By email	feedback@steveneagell.co.uk
Via website	https://www.steveneagell.co.uk/customer-feedback/

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