

About our insurance services

1. **The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. **Whose products do we offer?**

We offer products from a range of insurers for Property Owners, Household, Shop and Office, Car Insurance, legal expenses insurance and travel insurance.

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

We only offer products from one provider through this quote and buy site. If your needs are more complicated or you are unsure of the suitability of the risk please contact the office on 0800 085 3761.

4. **What will you have to pay us for this service?**

We have provided you with a quote system and a number of questions which must be answered in order to place your property on cover. A premium will be generated. We have not provided any advice or recommendation as to the suitability of the product.

5. **Who regulates us?**

Townsend Insurance Services, 3 Limpsfield Road, Sanderstead, CR2 9LA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300262.

Our permitted business is arranging general insurance contracts.

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

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

- in writing: Write to Gavin Fisher, Townsend Insurance Services, 3 Limpsfield Road, Sanderstead, CR2 9LA

- by phone: Telephone 0800 085 3761

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)?**

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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