

# keyfacts

## about our services



Insurance & Finance Consultants Ltd

**Gill Insurance & Finance  
Consultants Ltd**  
78-80 Tavistock Street  
Bedford  
MK40 2RP

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

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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.

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### 2. Whose Products do we offer?

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#### Investments

- We offer products from the whole market.
- We only offer products from a limited number of companies.
- We only offer our own products.

Ask us for a list of the companies and products we offer.

#### Insurance

- We offer products from a range of insurers for private medical insurance.
- We only offer products from a limited number of insurers
- We can only offer our own Products

#### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We can only offer our own Products

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

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#### Investment

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask 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.

## Insurance

- We will advise and make a recommendation for you after we have assessed your needs for private medical insurance.
- You will not receive advice or a recommendation from us for payment protection insurance. We may ask 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.

## Mortgages

- we will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask 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.

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

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### Investment

- Before we provide you with advice, we will give you our key facts guide about the cost of our services.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

### Insurance

- Before we provide you with advice, we will give you our key facts guide about the cost of our services.
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### Mortgages

- No Fee
- A fee of £150-450 is payable at the outset, to cover our initial time cost and upon completion of the mortgage we will also be paid commission from the lender.

You will receive a key –facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

**Refund of Fee's** If we charge you a fee your mortgage does not go ahead you will receive:

- A Partial refund if the lender/company rejects your application.
- No refund applies if you decide not to proceed.

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## **5. Who Regulates Us?**

Gill Insurance Finance Consultants of 78 Tavistock Street, Bedford MK40 2RP, is authorized and regulated by the Financial Services Authority. Our F.S.A registration number is 126526.

Our Permitted business is Investments, Mortgages & Insurance

You can check this on the FSA's register by visiting the FSA website, [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **6. What do you do if you have a complaint?**

If you wish to register a complaint please contact us:

In writing to: Gill Insurance Finance & Consultants Ltd  
Complaints Dept  
78 Tavistock Street  
Bedford  
MK40 2RP

By Telephone 01234 353168

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

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## **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 circumstances of the claim.

### **Investment & Insurance**

Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000

Insurance advising and arranging is covered for the 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.

### **Mortgages**

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000

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