

keyfacts

about our insurance services



Insurance & Finance Consultants Ltd

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

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please 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 Personal, Commercial and Special Risk Insurance.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

Ask us for a list of all insurance providers & Contracts can be provided

3. Which service will we provide you with?

- We will advise make recommendations for you after we have assessed your need for Personal, Commercial Insurance or Special Risk Insurance.
- You will not receive advice or a recommendation from us for 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.

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

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who Regulates Us?

Gill Insurance Finance Consultants Ltd of 78 Tavistock Street, Bedford MK40 2RP, is authorized and regulated by the Financial Services Authority. Our F.S.A registration number is 441680

Our Permitted business is general insurance so called Non Investment Insurance Contract.

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

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.

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.

Insurance advising and arranging is covered for the 90% 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 compensation scheme arrangements is available from the FSCS.