



about our insurance services



RADCLIFFE & CO
MORTGAGES LTD

Thomas House
28-30 Bernard Street
Southampton
Hants
SO14 3AY

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 Term Assurance, Critical Illness Cover, Income Protection and Private Medical Insurance.
- We only offer products from a limited number of insurers for Household Insurance and Accident, Sickness & Unemployment Insurance.
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness Cover, Income Protection and Private Medical Insurance.
- You will not receive advice or a recommendation from us for Household Insurance or Accident, Sickness & Unemployment 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 this service?

- A fee.
- No fee for advising, arranging and transacting non-investment insurance contracts.

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

5. Who regulates us?

Radcliffe & Co Mortgages Ltd, Thomas House, 28-30 Bernard Street, Southampton, Hants, SO14 3AY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304201.

Our permitted business is advising, arranging and transacting non-investment 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 Radcliffe & Co Mortgages Ltd, Complaints Department, Thomas House,
28-30 Bernard Street, Southampton, Hants, SO14 3AY.

... by phone Telephone 023 8023 5238

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.

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