



Church House, 136 Sandgate Road, Folkestone, Kent CT20 2BN

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### The Financial Services Authority (FSA)

- The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### Whose products do we offer?

- We offer products from a range of insurers for all types of personal and commercial insurance contracts.

### Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.

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

- A fee may be applied for arranging a new policy. This fee will be included in our quotation and is payable when you accept our quotation. The fee is to cover our administrative costs in reviewing the insurance market and setting up a policy based on your statement of demands and needs.
- A fee may be applied for processing any mid-term adjustment, renewal or cancellation. You will be notified of any such fee in advance and the fee is payable once we have completed the transaction.
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### Who regulates us?

- Independent Insurance Services, Church House, 136 Sandgate Road, Folkestone, Kent CT20 2BN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304299.
- 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### Ownership

- Independent Insurance Services is fully owned by Ray D Johnson as proprietor.

## **What to do if you have a complaint**

- If you wish to register a complaint please contact us:-
  - in writing      Write to Independent Insurance Services, Church House, 136 Sandgate Road, Folkestone, Kent CT20 2BN
  - by phone      Telephone 01303 221188.
- If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **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 £2000 and 90% of the remainder of the claim without any upper limit OR for compulsory classes of insurance (Road Traffic Act liability, employers liability and riding school third party liability) 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.