

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

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the services you are being offered and how you will pay for it.

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

**Insurance**

- We offer products from a range of insurers for term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer

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

**Insurance**

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- 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.

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

**Insurance**

- No fee for term assurance, critical illness insurance, buildings and contents insurance, accident, sickness & unemployment insurance and income protection insurance.
- A Fee.

**5. Refund of fees**

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund under any circumstances

**6. Who regulates us?**

**Premier Mortgages & Protection Ltd**, Independent House, 18-20 Thorpe Road, Norwich, NR1 1RY, is an appointed representative of Premier Financial Group Ltd, which is authorised and regulated by the Financial Services Authority. Premier Financial Group Ltd's FSA Register number is 525971.

Premier Financial Group Ltd's permitted business is advising on and arranging Non Investment Insurance.

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.

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

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

.... In writing

Premier Financial Group Ltd  
Independent Hse, 18-20 Thorpe Road,  
Norwich, NR11RY

.... By phone

01603 750022

Your complaint will be settled in line with Premier Financial Group Ltd complaint procedures; a copy of which is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **8. 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**

Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit.