



about our services

H.S. Coleman (Insurance Services) Ltd
94 - 96 Merton High Street
London
SW19 1BD

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, income protection and sickness & unemployment insurance.

We can only offer products from a limited number of insurers for [term assurance, critical illness, income protection, private medical insurance accident, sickness & unemployment. Ask us for a list of insurers we offer insurance from.

We can 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, income protection, accident, sickness & unemployment insurance.

You will not receive advice or a recommendation from us for [term assurance, critical illness, income protection, private medical insurance and 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.

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

5. Who regulates us?

H.S. Coleman (Insurance Services) Ltd is authorised and regulated by the Financial Services Authority. FSA Register number is 169843.

H.S. Coleman (Insurance Services) Ltd permitted business is advising on and arranging pure protection and general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/Pages/register/index.shtml> 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: The Compliance Officer, H.S. Coleman (Insurance Services) Ltd. 94 - 96 Merton High Street, London SW19 1BD

... **by phone** Telephone 020 8540 7062

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 90% without any upper limit.

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