



## about our insurance services

MORTGAGE ID  
Paragon House  
13 St Andrews Crescent  
Cardiff  
CF10 3DB

Date of Issue: 30 April 2010

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

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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.

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### 2. Whose products do we offer?

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✓	We offer products from a range of insurers for term life and critical illness protection, permanent health insurance, buildings and contents insurance and accident, sickness and unemployment.
	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.

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

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✓	We will advise and make a recommendation for you after we have assessed your needs for term life and critical illness protection, permanent health insurance, buildings and contents insurance and accident, sickness and unemployment.
	You will not receive advice or a recommendation from us for term life and critical illness protection, permanent health insurance, buildings and contents insurance and accident, sickness and unemployment. 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.

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### 4. What you will have to pay us for this service?

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✓	No Fee.
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You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

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## **5. Who regulates us?**

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MORTGAGE ID, Paragon House, 13 St Andrews Crescent, Cardiff, CF10 3DB authorised and regulated by the Financial Services Authority. Our FSA number is 302699.

Our permitted business is advising and arranging deals in Non Investment Insurance Contracts, and advising and arranging Regulated Mortgage Contracts.

You can check this on the FSA's Register by visiting the FSA's website at [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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

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If you wish to register a complaint please contact us:

In writing:

Gregory Oxenham – Complaints Officer  
Paragon House  
13 St Andrews Crescent  
Cardiff  
CF10 3DB

By Phone: 02920394400

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services Ombudsman Service.

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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% of the claim, without any upper limit.

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