



# about our insurance services

Mortgage ID

13 St. Andrews Crescent  
Cardiff  
CF10 3DB

## 1. 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.

## 2. Whose products do we offer?

◦	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.

## 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 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.

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

	A fee.
5	We do not charge a fee for advice relating to the arrangement of non-investment insurance contracts. We recover our costs entirely from the commission received from the insurer, however once the case is accepted on risk, we consider our commission earned. Should you subsequently decide to cancel the policy, the insurer will claim back the commission they paid us. This claim back period can extend up to four years from the start date depending on the product. If this happens, we reserve the right to charge you a fee equal to the amount received by us from the insurer. Please make sure you have sufficient resources to maintain payments to all plans you take out.
	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?

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

Our permitted business is advising on and arranging mortgages and non-investment insurance business. 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.

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

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

...in writing                      Write to: Mortgage ID, Complaints Department, 13 St. Andrews Crescent, Cardiff, CF10 3DB

...by phone                      Telephone: 02920394401

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 £2000 and 90% of the remainder of the claim, without upper limit.

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