

# keyfacts

## about our insurance services



22 Highfield Drive, Ickenham, Uxbridge, Middlesex UB10 8AN: Tel: 01895 234919 Fax: 01895 231864

### **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 travel, combined liability, office and schedule airline failure insurance. We will advise you of the insurers we have approached when we send you our quotation.

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

We will advise and make a recommendation for you after we have assessed your needs for travel, combined liability, office and schedule airline failure insurance.

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

We do not usually charge a fee for our services, but if there are any fees to be paid by you, these will be detailed in the quotation we send you.

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

Milsom Howard Limited, 22 Highfield Drive, Ickenham, Uxbridge, Middlesex UB10 8AN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 305252.

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

### **6 Ownership**

Milsom Howard Limited is a privately owned company.

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

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

..... **in writing**      Write to Milsom Howard Limited, 22 Highfield Drive, Ickenham, Uxbridge, Middlesex UB10 8AN

..... **by phone**      Telephone 01895 234919

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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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