



About our insurance services

H D Consultants

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1. The Financial Services Authority (FSA)

The FSA is the Independent Watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. 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 Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household Insurance.
- We only offer products from a limited number of insurers for Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household Insurance.
- We only offer products from a single insurer.

3. Which Services will we provide you with?

- We will advise and make recommendation for you after we have assessed your needs for Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household Insurance.
- You will not receive advice or a recommendation from us for Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household 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 you will have to pay us for this service?

- A Fee for Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household Insurance
- No Fee for Mortgage Payment Protection, Income Protection Insurance, Payment Protection Insurance and Household Insurance.

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

5. Who regulates us?

H D Consultants is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd. FSA Registered number is 187834.

Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, mortgages, equity release and insurance.

You can check this on the FSA's Register by visiting the FSA's website 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:

In Writing – Write to the Complaints Manager, Personal Touch Financial Services Ltd., Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES

By Phone – Telephone 0121 767 1150

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

7. Are you 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, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.