

About Our Insurance Services

J Illingworth & Co Limited
32 Walmgate
YORK
YO1 9TJ

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.
- ✓ We offer only products from a limited number of insurers for key care insurance and legal expenses. Ask for a list of 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 General insurance, household, motor, commercial, legal expenses, life assurance, critical illness, & income protection.
- You will not receive advice or a recommendation from us. 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?

- No Fee.
- A fee of £ . This fee is not refundable.
- ✓ As insurance brokers we are paid commission by your insurance company, details of which are available upon request. We also make the following charges to cover the administration of your insurance;-

Mid Term adjustments	£10.00
Mid term cancellations	£20.00
Replacement/duplicate certificates or cover notes	£10.00

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

If you pay us by credit card we will charge a handling fee of 2.9% of the premium. Where the insurance company accepts credit cards directly this fee will be waived.

5. WHO REGULATES US?

J Illingworth & Co Ltd ,32 Walmgate, York is authorised and regulated by the Financial Services Authority. Our FSA register number is 207560.

About Our Insurance Services

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

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 us:

- In writing to J Illingworth & Co Ltd ,32 Walmgate, YORK
- By Phone to 01904 631622

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 £2,000 and 90% of the remainder of the claim, without any upper limit.

Where we provide a service in relation to compulsory classes of insurance (such as employer's liability insurance), insurance advising and arranging is covered for 100% of the claim without any upper limit

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