



## about our insurance services

**Gerard Associates Ltd**

**The Old Bakery, 44 West Exe South, Tiverton, EX16 5DH**

**Registered Office: Old Brewery House, 1-3 Ashton Road, Bristol, BS3 2EA**

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### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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### 2. Whose products do we offer?

- We offer products from a range of insurers including Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, and Income Protection Insurance.
- We can offer products from a limited number of insurers.
- We only offer from a single insurer.

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### 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 Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, and Income Protection Insurance.
- 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.

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

- A fee. The exact amount will be agreed in writing before we begin any work.
- No fee for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance. We will receive commission from the provider.

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?

Gerard Associates Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 456234.

Our permitted business is advising and arranging non-investment Insurance contracts, investment contracts, personal pensions, stakeholder pensions and unitised investments.

You can check this on the Financial Services Register by visiting the FCA's Website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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

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

In writing: The Compliance Oversight Officer, Gerard Associates Ltd, Old Brewery House, 1-3 Ashton Road, Bristol, BS3 2EA

By phone: The Compliance Oversight Officer, 0117 9662626

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

For more information, visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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### 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 90% of the claim, with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS. ([www.fscs.org.uk](http://www.fscs.org.uk))