

keyfacts[®]

about our insurance services

Milne Friend and Partners

Suite 2.5, Renslade House, Bonhay Road, Exeter, EX4 3AY

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please 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 only offer products from a limited number of insurers.
- 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.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we 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 our services

- A fee
- 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?

Milne Friend and Partners, Suite 2.5, Renslade House, Bonhay Road, Exeter, EX4 3AY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 120848. Our permitted business is arranging general insurance contracts and investment 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:** Write to Mr J A K Milne, Milne Friend and Partners, Suite 2.5, Renslade House, Bonhay Road, Exeter, EX4 3AY. **By phone:** Telephone 01392 430097. 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. Non-compulsory insurance advising and arranging is covered for 90% of the claim, with no upper limit. Compulsory insurance is covered for 100% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.