

keyfacts

about our insurance services


CDH
Insurance & Finance
Consultants

8 Llys Onnen, Parc Menai
Bangor
Gwynedd
LL57 4DF


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:


Motor, Household, and Commercial Vehicle Insurance

 We can only offer products from a limited number of insurers for:

Travel, Public & Employers Liability, Commercial Premises, Motor Trade and Fleet Insurance.

Ask us for a list of insurers we offer insurance from.

3. Which service will we provide you with?

 We will advise and make a recommendation for you after we have assessed your needs for:

Motor, Household, Commercial, Travel, Public & Employers Liability, Commercial Premises, Motor Trade and Fleet Insurance.

4. What will you have to pay us for this service?

 A fee of:

New Client/New Policy Administration - £ 10.00 or up to 10% of the initial premium

Policy Cancellation - £ 25.00 or up to 20% of the return whichever is the greater

Policy Renewal Administration - £ 10.00

Mid Term Adjustment - £ 10.00

Duplicate Documents - £ 10.00

The above fees are only charged at the completion of the policy transaction

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

5. Who regulates us?

CDH INSURANCE & FINANCE CONSULTANTS, 8 Llys Onnen, Ffordd Y Llyn, Parc Menai, Bangor, Gwynedd, LL57 4DF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 154429.

Our permitted business is: Advising on non-investment insurance contracts, arranging (brining about) deals in non-investment insurance contracts, making arrangements with a view to transactions in non-investment insurance contracts, dealing as an Agent in non-investment insurance contracts, assisting in the administration and performance of a non-investment insurance contract, carrying on a regulated activity.

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 Hywel Jones, CDH Insurance & Finance Consultants, 8 Llys Onnen, Ffordd Y Llyn, Parc Menai, Bangor, Gwynedd, LL57 4DF

... by phone Telephone: Mr Hywel Jones on 01248 355 055

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.

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