

P.H.J.Mitchem Associates Ltd27 Commercial, Tredegar, Gwent NP22 3DH

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 (a list can be provided if required)

3. Which service will we provide you with?

You will not receive advice or a recommendation from us for motor, household or commercial 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 will you have to pay us for this service?

A fee of £8.00 will be charged for all new business, renewals and mid term adjustments for motor, household and commercial Insurance. A fee of £50.00 is charged for all new business and renewals in respect to Motor Trade & Motor Fleet policies. A fee of £100.00 will be charged on all Commercial and Caravan Insurance. A cancellation charge of 10% or £20.00 (which ever is greater) applies to mid term cancellations.

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

5. Who regulates us?

P.H.J.Mitchem Associates Ltd, 27 Commercial St, Tredegar, Gwent, NP22 3DH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309894

Our permitted business is non-investment 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 us:

... in writing Write to P.H.J.Mitchem Associates Ltd, 27 Commercial St, Tredegar, Gwent, NP22 3DH.

... by phone Telephone 01495 711231

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 or

For compulsory classes of 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.

8. Demands and Needs

You specifically requested that we take the following into consideration in preparing this quotation:-

We obtain the most suitable competitively priced quotation on the information provided.