



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.

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

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

4. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

No fee will be charged for our services.

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

5. WHO REGULATES US?

Hepburns Insurance Services Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 313541.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

6. OWNERSHIP

No insurer has a financial interest in Hepburns Insurance Services Limited.

7. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint, please contact us either in writing at Hepburns Insurance Services Limited, Normandie House, Rue a Chiens, St. Sampson's, Guernsey GY2 4AE or by telephone on 01481 254954.

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

8. 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 compensation scheme arrangements is available from the FSCS.