

Countrywide Insurance Services is a trading name of Countrywide Principal Services Ltd,  
Sovereign House, Hockliffe Street, Leighton Buzzard, Bedfordshire, LU7 1GT.

## 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services.

Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

- For Home and Contents Insurance and Mortgage Payment Protection Insurance we only offer products from AXA Insurance. For Life Cover; Critical Illness and Income Protection we only offer products from Friends Provident.
- We offer products from a range of insurers.
- We can only offer products from a limited number 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 for Home & Contents Insurance, Mortgage Payment Protection Insurance, Life Cover; Critical Illness Cover and Income Protection.
- 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.

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

- No fee.
- A fee.

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

## 5. Who regulates us?

Countrywide Insurance Services is a trading name of Countrywide Principal Services Ltd, Sovereign House, Hockliffe Street, Leighton Buzzard, Bedfordshire, LU7 1GT, which is authorised and regulated by the Financial Services Authority. Registration No. 301684.

Our permitted business is advising on and arranging insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://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: Countrywide Principal Services Ltd., Customer Relations Department, Ground Floor, Lavells House, Hockliffe Street, Leighton Buzzard, Bedfordshire LU7 1EZ.

...by phone      Telephone 01525 243180

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 compensation scheme arrangements is available from the FSCS.