

about our insurance services

P J Hayman & Company Limited

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

3) Which service will we provide you with?

You will not receive advice or a recommendation from us in relation to the products we offer. 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?

We receive our remuneration in the form of commission and administration fees from the insurance companies.

5) Refund of Premium

If you or your client cancels the policy, we will make a refund in accordance with the policy conditions.

6) Who Regulates us?

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX is authorised and regulated by the Financial Services Authority. Our FSA register number is 497103.

Our permitted business is arranging and advising on general 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.

7) Ownership

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

8) What to do if you have a complaint?

If you wish to register a complaint, please contact us:

In writing to:- The Managing Director, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX

Or by telephoning :- 023 9241 9002

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

9) 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.