



# About our insurance services

Heath Lambert Insurance Services  
Phoenix Court, Jacobs Well Lane  
Wakefield, WF1 3NT

## 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.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We can only offer a product from a single insurer.

## 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for insurance.
- You will not receive advice or 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?

- A fee.
- No fee.

## 5. Who regulates us?

Heath Lambert Insurance Services, Phoenix Court, Jacobs Well Lane, Wakefield, WF1 3NT is authorised and regulated by the Financial Services Authority. Our FSA register no. is 312030.

Our permitted business is arranging general insurance contracts.

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 do you do if you have a complaint

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

**in writing:** write to Customer Service Manager, Heath Lambert Insurance Services, Phoenix Court, Jacobs Well Lane, Wakefield, WF1 3NT .

**by phone:** telephone 01924 207097.

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 arrangement is available from the FSCS.