

P J Hayman & Company Limited

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?

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, cancel the policy, we will make a refund in accordance with the policy conditions.

6) Who Regulates us?

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority. Our FSA Register number is 497103.

Our permitted business is arranging and advising on general insurance contracts. 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 **0300 500 5000**.

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 cover provides protection for 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.