



## about our insurance services....

Kay & Co Insurance Brokers Ltd, Cedar House, Aire Valley Business Park, Keighley, BD21 3DU (Regd Office)

### 1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

### 2 Whose products do we offer?

We offer products from the whole market.

We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.

We only offer products from one insurer.

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

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

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

A fee. In certain circumstances we may charge a policy production fee and/or a mid-term adjustment/duplicate documentation fee. Any fee payable will be advised and agreed prior to inception of cover and any adjustment/duplication request received.

No fee.

### 5 Who regulates us?

Kay & Co Insurance Brokers Ltd is an appointed representative of Bennett Gould & Partners (Dorset) Ltd, 2<sup>nd</sup> Floor, Michaels House, 10-12 Alie Street, London, E1 8DE who are authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 310780.

Our permitted business is arranging general insurance contracts

You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0845 606 1234.

### 6 Ownership

Bennett Gould & Partners (Dorset) Ltd is a wholly owned subsidiary of Bennett Gould & Partners Ltd, which is part of the Trans Continental Investment Services Group

### 7 What to do if you have a complaint

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

**...in writing**

Write to Compliance Officer, Kay & Co Insurance Brokers Ltd, Unit 6, Scandinavia Court, Cleckheaton, BD19 3QW

**...by phone**

Telephone 01274 688621

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.