



# About our services

THE INSURANCE SURGERY LIMITED

Third Floor,  
Merchant Exchange,  
Macclesfield,  
Cheshire.  
SK11 6JX

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## 1. The Financial Conduct Authority (FCA)

Last update 19/01/22

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**The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering certain financial products. Use this information to decide if our services are right for you.**

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### Insurance

- We offer products from a range of insurers for non-investment insurance contracts for Life Insurance
- We only offer products from a limited number of insurers.  
Ask us for a list of the insurers we offer insurance from.
- We can offer the products from a panel of insurers for Private Medical Insurance

### Insurance

- 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.

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### Insurance

A fee

No fee

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

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## **2. Who regulates us?**

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The Insurance Surgery Ltd, Third Floor, Merchant Exchange, Macclesfield, Cheshire. SK11 6JX. is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 401425.

Our permitted business is advising on and arranging non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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## **3. What to do if you have a complaint**

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

In writing: The Insurance Surgery Ltd, Third Floor, Merchant Exchange, Macclesfield, Cheshire. SK11 6JX.

By phone: Telephone 0800 083 2829

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

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#### **4. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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**

###### Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

###### General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

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Further information about compensation scheme arrangements is available from the FSCS.

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