



about our insurance services



2nd Floor, Pickford Street Mill
Pickford Street
Macclesfield
SK11 6JD

1 The Financial Conduct Authority (FCA)

The *FCA* is an 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 range of insurers for non-investment contracts for Life Insurance and Critical Illness Cover.
- ☐ We only offer products from a limited number of insurers for Life Insurance. Ask us for a list of insurers we offer insurance from.
- ☒ We can only offer Private Medical Insurance products from panel of insurers.

3 Which service will we provide you with?

- ☒ We will advise and make a recommendation for you after we have assessed your needs for Life Insurance and/or Critical Illness Cover.
- ☐ 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

☒ No fee.

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

5 Who regulates us?

The Insurance Surgery Ltd, 2nd Floor Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD is authorised and regulated by Financial Conduct Authority. Our *Financial Services Register* number is 401425.

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

You can check this on the *Financial Services Register* by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

In writing Operations Manager, The Insurance Surgery Ltd, 2nd Floor, Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD

By phone 0800 083 2829

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 90% of the claim, without any upper limit.

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