

308-314 London Road, Hadleigh, Essex SS7 2DD

NJ Heritage Partnership Limited

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 can offer products from a limited number of insurers.
Ask us for a list of insurers we offer insurance from.
- We only offer products 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.
- 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 relation to any particular insurance policy.

5. Who regulates us? (see Note 16)

NJ Heritage Partnership Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309297. Our permitted business is insurance mediation activities.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting FSA on 0845 606 1234.

6. Ownership

We are neither owned directly or indirectly by an insurance company.

7. What to do if you have a complaint

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

... in writing

Write to NJ Heritage Partnership Ltd, 308-314 London Road, Hadleigh, Essex SS7 2DD.

... by phone

Telephone Number: 0845 600 3076.

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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme is available from the FSCS.