

# keyfacts

## about our services

John Earnshaw Independent Financial Advisers Limited.

The Old Post Office, 172 Highcross Road, Poulton-le-Fylde, Lancs. FY6 8DA.

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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#### Insurance

- We offer products from the whole market for life assurance and pure protection policies.
- We only offer products from a limited number of insurers
- We offer products from a range of insurers for Buildings & Contents Insurance and Sickness, Accident & Unemployment insurance.

#### Mortgages

- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders.
  - We only offer mortgages from a single provider
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### 3. Which service will we provide you with?

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#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life assurance, pure protection products, Buildings & Contents insurance and Sickness & Accident 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.

#### Mortgages

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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#### 4. What will you have to pay us for our services?

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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.

##### Mortgages

No fee.

A fee of £ 995 payable on completion. Any commission received from the lender will be repaid to you.

You will receive a key facts illustration when considering a particular lifetime mortgage, will tell you about any fees relating to it.

##### Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

No refund.

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#### 5. Who regulates us?

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John Earnshaw Independent Financial Advisers Limited. The Old Post Office, 172 Highcross Road Poulton-le-Fylde, Lancs. FY6 8DA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300025.

Our permitted business is advising and arranging mortgage and pure protection products.

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

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

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

In writing: Write to John Earnshaw Independent Financial Advisers Limited. The Old Post Office, 172 Highcross Road, Poulton-le-Fylde, Lancs. FY6 8DA.

By phone: Telephone 01253 890514

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

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## **7. 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**

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.

### **Mortgages**

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

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