

# PROPERTY INSURANCE CENTRE

Comprehensive Residential and Commercial Property insurance solutions

## About our insurance services

- 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 for Property Owners, Household, Shop and Office, Car Insurance, legal expenses insurance and travel insurance.
- 3. Which service will we provide you with?**  
We will advise and make a recommendation for you after we have assessed your needs. 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 this service?**  
A fee of £15.00 will be charged for arranging and making any mid-term adjustments in relation to Property Owners, Household, Shop and Office, Car Insurance, legal expenses insurance and travel insurance  
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
- 5. Who regulates us?**  
Townsend Insurance Services, 3 Limpsfield Road, Sanderstead, CR2 9LA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300262.  
Our permitted business is arranging general insurance contracts.  
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.
- 6. What to do if you have a complaint?**  
If you wish to register a complaint, please contact us:  
- in writing: Write to Gavin Fisher, Townsend Insurance Services, 3 Limpsfield Road, Sanderstead, CR2 9LA  
- by phone: Telephone 0800 085 3761  
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 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 the compensation scheme arrangements is available from the FSCS.

Telephone: 0800 085 3761