

keyfacts

about our insurance services

WESTHILL FINANCIAL SERVICES

Westhill House
Devonshire Road
Bexleyheath
Kent DA6 8DS

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 term assurance, critical illness, permanent health insurance and private health insurance.
- We can only offer products from a limited number of insurers for buildings and contents insurance.
Ask us for a list of the insurers we offer insurance from.
- We can only offer products from a limited number of insurers for Accident, Sickness & unemployment cover.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, income protection, private medical insurance, accident, sickness & unemployment, buildings and contents.
You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment, buildings and contents.
- 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 we will be paid by commission from the providers for term assurance, critical illness, permanent health insurance, private health insurance, buildings and contents and Accident sickness & unemployment cover.

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

5. Who regulates us?

Westhill Financial Services, Westhill House, Devonshire Road, Bexleyheath, Kent DA6 8DS is authorised and regulated by the Financial Services Authority. Our FSA register number is 145359.

Our permitted business is advising on and arranging mortgages and insurance products.

You can check this on the FSA's Register by visiting the FSA's website 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 Westhill Financial Services, Complaints Department
 Westhill House, Devonshire Road, Bexleyheath, Kent DA6 8DS

By Phone Telephone: 020 8301 9730

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.

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