

## About Our Insurance Services

### **THE FINANCIAL SERVICES AUTHORITY (FSA)**

The FSA is the independent watchdog in the United Kingdom that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### **WHOSE PRODUCTS DO WE OFFER?**

We offer products from a range of insurers.

### **WHICH SERVICE WILL WE PROVIDE YOU WITH?**

You will not receive advice or a recommendation from us in relation to the products we offer. 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.

### **WHAT WILL YOU HAVE TO PAY FOR OUR SERVICES?**

You will receive a quotation, which will tell you about any payments in relation to any particular insurance policy.

### **WHO REGULATES US?**

Policy Direct is a trading style of St Benedicts Limited a company authorised and regulated by the Financial Services Authority under FSA Registration number 307673.

Our permitted business is as follows: advising customers on non-investment contracts, making arrangements with a view to transactions in non-investment contracts, arranging non-investment insurance contracts, dealing as an agent in non-investment insurance contracts, assisting in the administration and performance of non-investment 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.

### **WHAT TO DO IF YOU HAVE A COMPLAINT?**

We will endeavor to provide a standard of service that will leave you no cause for complaint. However, if you feel that we have not met a satisfactory standard of service, you can take the following action:

In the first instance you can write to us:

For the attention of the Managing Director,  
Policy Direct,  
2 Woolgate Court,  
St Benedicts Street  
Norwich, NR2 4AP.

- 1) If the matter remains unresolved, you may then wish to refer the matter directly to your Insurers.
- 2) If you cannot settle your complaint directly, you may be entitled to refer it to:  
Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR.