

# keyfacts



## About our Insurance Services

HR INSURANCE SERVICES LTD

41A PARK ROAD  
FIRST FLOOR  
PETERBOROUGH  
CAMBRIDGESHIRE  
PE1 2TH

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### 1 The Financial Conduct Authority (FCA)

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The FCA 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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We offer products from a range of insurers for Household, Commercial and Motor insurance.

We offer products from a range insurer for:-

Legal Expenses insurance	Let Property
Travel insurance	Motor Insurance
Caravan insurance	Fleet Insurance
Private Medical.	Takeaway/Restaurant/ Fast Food
House Insurance	Fast Food Trailer
Commercial Insurance	Liability
Taxi Insurance	

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### 3 Which service will we provide you with?

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We will advise and make a recommendation for you after we have assessed your needs. Our service also includes: arranging your insurance cover with insurers to meet your requirements; and helping you with any on-going changes you have to make.

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

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No fee for advice or recommendation

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

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## 5 Who regulates us?

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**HR Insurance Services Ltd**, 41A Park Road, First Floor, Peterborough, Cambridgeshire, PE1 2TH is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is **308393**.

Our permitted business is arranging, advising, dealing as agent and assisting in the administration of non-investment insurance contracts.

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

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## 6 Ownership

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**HR INSURANCE SERVICES LTD** is a Private Limited Company and no Insurer owns any of our share capital.

We do not own shares or have voting rights in any Insurer.

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## 7 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 Complaints Officer at HR Insurance Services Ltd, 41 Park Road, First Floor, Peterborough, Cambridgeshire, PE1 2TH

**... By phone** Telephone 01733 898185

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

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## 8 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

or

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 arrangements is available from the FSCS.

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