



## About our Insurance Services

### Abbey Spring Hill Limited

83-91 Woodside Way  
Glenrothes  
KY7 5DW

Tel: 01592 756711

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

The FSA is the independent watchdog that regulates financial services. 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 Buildings Insurance and Contents Insurance, Travel Insurance, Motor Insurance.
- We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

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

- 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 in relation to, Buildings and/or Contents Insurance. 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 as per our Scale of Charges which are in addition to any premium charged by the Insurance Company  
In addition to the amount charged by insurers we may also make charges to cover the administration of your insurance

#### Retail Customers

- Non refundable cancellation fee of £25.00
  - Mid Term Adjustments £10.00
  - Lost Documents i.e. Certificates £10.00
  - Temporary Changes £10.00
  - Payment by Credit Card a 2% charge will be made

<b>Commercial Customers</b>	
	<ul style="list-style-type: none"> <li>• Non refundable cancellation fee £25.00</li> </ul>
<b>Non-Commission Products</b>	
	<ul style="list-style-type: none"> <li>• An arrangement fee will be charged, this would typically be no more than 20% of the Annual Premium. We will advise you of this at the time of quotation or renewal</li> </ul>
<b>5. Who regulates us?</b>	

**Abbey Spring Hill Limited.** 83/91 Woodside Way, Glenrothes KY7 5DW  
is authorised and regulated by the Financial Services Authority.  
Our FSA Register number is **307006**

Our permitted business is advising on and arranging insurances such as Buildings Insurance and Contents Insurance, Travel Insurance, Motor Insurance.

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 to: Abbey Spring Hill Ltd, Complaints Department, 83-91 Woodside Way, Glenrothes, KY7 5DW**

**By Telephone: 01592 756711**

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 compensation scheme arrangements is available from the FSCS.