

keyfacts

M & N Insurance Service Ltd

About our services

248 Hendon Way
Hendon, London NW4 3NL
020 8202 4474 (Tel)
020 8202 1943 (Fax)

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?

Insurance

- We offer products from a range of insurers for Term Assurance, PHI, Private Medical, ASU and Critical Illness.
- We offer products from a range of insurers for Household & other personal insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders.
 - We only offer our own mortgages.
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3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for all types of Term Assurance, PHI, Private Medical, ASU, Critical Illness and Household Insurance.
- You will not receive advice or a recommendation from us 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.

Mortgages

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

Insurance

- No fee we will receive commission from the provider.
- A fee will be charged. We will provide you with a fee schedule if a fee will be charged.

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

Mortgages

- No fee. We will be paid by commission from the lender.
- We will charge you a fee of £750 depending on circumstance payable on completion. We will be paid by commission from the lender.
- We will charge you a fee of £1750 depending on circumstance payable on completion. We will be paid by commission from the lender.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund in any circumstances.
- A full refund if the lender rejects your application.

5. Who regulates us?

M&N Insurance Service Ltd is authorised and regulated by the Financial Services Authority. M&N Insurance Service Ltd FSA register number is 305837

M&N Insurance Service Ltd permitted business is advising on regulated mortgage contracts, arranging (bringing about) mortgage contracts, making arrangement with a view to regulated mortgage contracts, arranging (lifetime) mortgages, Advising on Non Investment Insurance contracts and agreeing to carry on a Regulated Activity.

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** Write to the Leonard Ormonde at M&N Insurance Service Ltd ,248 Hendon Way, London NW4 3NL
-by phone** Telephone 020 8202 4474

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

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.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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