

M & N Insurance Service Limited 248 Hendon Way London NW4 3NL

1. Whose products do we offer?

Insurance

We can offer products from a range of insurers for:

motor insurance;
home insurance – buildings and contents;
insurance for caravans, boats, pets and other property;
private medical and dental insurance;
personal accident insurance;
public liability;
extended warranty and breakdown insurance;
legal expenses insurance;
payment protection insurance for mortgages and other loans;
travel insurance.

Mortgages

We offer mortgages from the whole market. Please note that you will be provided with a separate terms of business for advice relating to mortgages and this is not subject to the above terms and conditions which relate to general insurance products only.

2. Which service will we provide you with?

Insurance

We will ask you some questions to narrow down the selection of providers that will be based on the information you have provided. We will advise and make our recommendation with alternatives if appropriate, and you will then need to decide how to proceed.

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

Insurance

We will give you full details of the costs of your insurance, including: separate insurance premiums for each of the individual products or services we are offering; details of any fees and charges other than the insurance premium, and the purpose of each fee or charge (this will include any possible future fees or charges, such as for changing or cancelling the policy or handling claims); when you need to pay the premiums, fees and charges, and an explanation of how you can pay. In particular, please note that we reserve the right to make the following charges for the following classes of business:

	Minimum	Maximum
	£	£
Motor Insurance		
New Business	0.00	100.00
Renewals	0.00	100.00
Mid Term Adjustments	0.00	100.00
Replacement Cover Notes and or Certificates / Policies	0.00	30.00
Household Insurance		
New Business	0.00	100.00
Renewals	0.00	100.00
Mid Term Adjustments	0.00	100.00
Individual Private Medical Insurance	0.00	100.00

Membership of M & N's Group Medical Scheme

A charge in addition to the premium will be made and will not exceed £5,000. This will be reduced at the discretion of M & N, if sufficient other business is placed or introduced to M & N. If we do raise a charge on the new business, renewal or additional premium, this will always be advised to you in advance and shown separately on the invoice.

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

Short Period and Cancelled Policies

You may cancel annual policies on return of the policy documents and written instructions. Subject to no claims having occurred and the cancellation terms of the policy, return of premiums may be given, less any outstanding balance of premium. M & N reserves the right to cancel insurances on behalf of clients who fail to pay premiums or instalments or who fail within seven days of a written request by M & N, to provide any documentation or information required by M & N. Return premiums will be adjusted to take into consideration the loss of commission or commission rebated to insurers / underwriters. If payment is delayed more than 30 days on any outstanding amount, there will be a 10% charge levied on the outstanding balance, unless waived by the company and there maybe additional charges levied in the event of us having to use the services of a debt collection agency.

4. Who regulates us?

M & N Insurance Service Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority is the independent watchdog that regulates financial services. Our FSA Register number is 305837. Our permitted business is to advise on and arrange general insurance and mortgages contracts. You can check this information 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

5. What to do if you have a complaint

In first instance you should contact us in writing or by phone or fax and address your complaint to:

The Managing Director, M & N Insurance Service Limited,
248 Hendon Way London NW4 3LN.

Telephone 0208 202 4474

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

6. 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 the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS.