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| http://www.fsa.gov.uk/images/keyfacts_black_R.gif | about our insurance services |
| Bright Mortgages | Po Box 295, Bangor, BT20 9AS |
| 1. The Financial Conduct Authority (FCA)
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| The FCA is the independent watchdog that regulates financial services. You should use this information to decide if our services are right for you. |
| 1. Whose products do we offer?
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| Insurance |
| 🗹 | We offer products from a range of insurers for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.  |
| 🞎 | We only offer products from a limited number of insurers.  |
| 🞎 | We only offer products from a single insurer.  |
| 1. Which service will we provide you with?
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| Insurance |
| 🗹 | We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment 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. |
| 1. What will you have to pay us for our services?
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| Insurance  |
| 🞎 | A fee.  |
| 🗹 | No fee for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.  |
| You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. |
| 1. Who regulates us?
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| Bright Mortgages is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 499226Ourpermitted business is advising on and arranging Non Investment Insurance, Mortgages and Home Reversion Schemes**.**You can check this on the Financial Services Register by visiting the FCA’s website **w**ww.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768. |
| 1. What to do if you have a complaint
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| If you wish to register a complaint, please contact us:….in writing Bright Mortgages, Po Box 295, Bangor, Co Down, BT20 9AS**….by phone** 0845 094 1637If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. |
| 1. 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 90% of the claim, without any upper limit.  |
| Further information about compensation scheme arrangements is available from the FSCS. |