

Ross & Liddell Ltd
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1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you

2. Whose products do we offer?

We offer products from a number of Insurers, tailored specifically to property related insurances.

These include:-

- Allianz Insurance plc
- Aviva
- RSA
- Zurich
- Brit

3. Which Service will we provide for you?

We may advise and make a recommendation in certain circumstances after we have assessed your needs in relation to the type of property to be insured and the risks associated with the property. The assessment will be based on the information we may have as Managers of your property, together with any other information you may provide us with. This assessment may also include any requirement to insure your property as part of a common insurance policy, in accordance with the titles of your property, and will include consideration of the terms and conditions of the titles for your property, and any insurance in force over the whole of the common property. If it is a requirement of the titles that a common insurance policy has to be in existence, then it may be that you will have no alternative but to participate in that policy.

With regards to claims intimations, these are outsourced to Cunningham Lindsey, a professional company of Loss Adjusters, who will handle the needs of the claimant within the relevant guidelines.

In addition to the premiums charged by our insurers, we currently obtain a commission payment from them. This reflects the amount of work undertaken by ourselves which would normally be actioned by the insurance company. Such tasks include Policy production, monitoring claims experience and collecting premiums.

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

We do not charge a fee.

5. Who regulates us?

Ross & Liddell Ltd, 60 St Enoch Square, Glasgow, G1 4AW is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Our FSA regulation number is **310429**.

Our permitted business is arranging General Insurance contracts.

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. Data Protection Act 1998

Please note that all information about you will be treated as private and confidential, however we may use the details held to advise you of any other products and services which we offer. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records.

7. Financial section of Terms of Business

Please note that payment received from clients in respect of accounts due to the company, either now or in the future, will be allocated in the following order :-

- Works and services already paid for by Ross & Liddell
- Works and services in progress and to be paid for after completion of such works, or the provision of such services
- Works and services instructed by Ross & Liddell at the date of payment by the client, but not yet paid by Ross & Liddell
- Works and services paid for in advance

Please note that if a client has more than one outstanding account due to Ross & Liddell, any monies received will be applied in the order specified above, spread proportionately over these outstanding accounts, unless instructed otherwise by the client.

The provision of Ross & Liddell's services, any contracts or covers effected by Ross & Liddell, will not be adversely affected if any outstanding sums due to Ross & Liddell are the subject of an **agreed** instalment arrangement between the client and Ross & Liddell. Interest will not be payable on any clients common charge account credit balances that may arise.

If insurance premiums are not settled within agreed terms, please note that cover under the policy will be restricted to common parts only, e.g. stairwells, entrance/exit doors. This, in turn, may lead to any private claims being repudiated. Cover will not be restricted where payment is made by agreed instalments.

8. How to make a payment?

Payment of your account can be made by the following methods: Bank Giro Credit, Credit Card (mastercard/visa), Debit Card (switch/delta) Direct Debit/Instalment Arrangements, cheque, payment over our secure internet site, or cash.

9. What to do if you have a complaint?

If you wish to register a complaint, please contact us :-

... **in writing** Ross & Liddell Ltd, 60 St Enoch Square, Glasgow, G1 4AW

....**by phone** 0141-221-9266.

Full details of our complaints procedure is available on request or by visiting our website @ www.ross-liddell.com

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

10. 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.

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