

# **About our Service**

## **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.

## **Who operates this web site?**

You should be aware that this web site is operated by Web Publishing House Ltd.

## **Whose products do we offer?**

We only introduce clients to Click Financial Limited (their trading name is ClickLife) who are authorised and regulated by the Financial Services Authority under FSA register number 311877. Click Financial Limited undertakes insurance mediation. Click Financial Limited offer products from a range of insurers and they will provide you with their initial disclosure document which will describe their services.

## **Which service will we provide you with?**

You will not receive personal advice or a recommendation from us. We will collect certain data from you which we will pass on to Click Financial Limited so that they can then contact you. You will then need to make your own choice about how to proceed.

## **What will you have to pay us for our services?**

Our service is provided to you totally free of charge. We may however, receive commission or fees from Click Financial Limited to whom we have referred your enquiry.

## **Who regulates us?**

Web Publishing House Limited, whose address is Tudor Cottage , Macclesfield Road, Holmes Chapel, Cheshire, CW4 8AL, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 441723. Our permitted business is insurance mediation.

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.

## **What to do if you have a complaint**

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

... in writing. Address your complaint to "Feedback", Web Publishing House Ltd, Compliance Office, 71 Prince Charles Road, St Peters, Broadstairs, Kent. CT10 3HH.

OR by telephone on 01843 602437 or by e-mail [compliance@web-publishing-house.co.uk](mailto:compliance@web-publishing-house.co.uk)

If you cannot resolve your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **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. Your entitlement will depend on the type of service provided to you and the circumstances of your claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of any claim, without any upper limit.

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