



Lagrove
Assurance Brokers

Lagrove Assurance Brokers
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Crawley, West Sussex RH11 7XX
Tel: 01293 817620



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About our non-investment services and costs

1. Lagrove Insurance Brokers T/as Lagrove Assurance Brokers Customer Promise

We will always treat you fairly. You can expect in all our dealings with you that we will:

- treat you as we ourselves would expect to be treated
- never take advantage of you
- be open and honest
- quickly put right any mistake that we make

2. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. You need to read this important document. It explains the service you are being offered and how you will pay for it.

3. Whose products do we offer?

Insurance



We offer products from the whole of the market.



We only offer products from a limited number of insurers for mortgage payment protection insurance. Ask us for a list of insurers we offer insurance from.



We only offer products from a single insurer for life and critical illness insurance, whole of life assurance and income protection.

4. Which service will we provide you with?

Insurance



We will advise and make a recommendation for you after we have assessed your needs for income protection, life and critical illness insurance, whole of life assurance and mortgage payment protection 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.

5. What will you have to pay us for our services?	
Insurance	
	A fee.
<input checked="" type="checkbox"/>	No fee for income protection, life and critical illness insurance, whole of life assurance or mortgage payment protection insurance. We will be paid commission by the provider.
You will receive a quotation which will tell you about any policy premiums relating to any particular insurance policy.	

6. Who regulates us?
<p>Lagrove Insurance Brokers T/as Lagrove Assurance Brokers is authorised and regulated by the Financial Conduct Authority.</p> <p>Our FCA Register number is 309380</p> <p>Our permitted business is advising on and arranging insurance – specifically non-investment insurance contracts.</p> <p>We do not advise on any FCA regulated investment contract (e.g. pensions, collective investments, unit trusts, ISA's, investment bonds).</p> <p>You can check this on the FCA's Register by visiting the FCA's website http://www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.</p>

7. What to do if you have a complaint
If you wish to register a complaint, please contact us:
In writing Lagrove Insurance Brokers. 51 – 53 The Green, Southall, Middlesex, UB2 4AR
By phone Telephone 0208 574 4656
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. http://www.financial-ombudsman.org.uk

8. 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 90% of the claim, without any upper limit.
Further information about compensation scheme arrangements is available from the FSCS. Visit www.fscs.org.uk or 0800 678 1100.

Client Name (s)

Client Signature (s)

Date of Agreement