

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We can offer products from a range of insurers
- We only offer products from a limited number of insurers

Ask us for a list of insurers we offer insurance from

- We only offer products from a single insurer for
 - Insured Products – Guaranteed Asset Protection
 - Non-Insured Products – Paint Protection, Service Plan, Extended Warranty (Not all warranties are non-insured, please check full Terms & Conditions)

3 Which service will we provide you with?

- As an Insurance Intermediary (Broker) acting on behalf of customers and not an Insurer, we will advise and make a personal recommendation for you after we have assessed your needs for
 - Insured Products – Guaranteed Asset Protection
 - Non-Insured Products – Paint Protection, Service Plan, Extended Warranty (Not all warranties are non-insured, please check full Terms & Conditions)
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

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

- A fee
- No fee

We do not charge a fee for our services. We earn a commission from the insurance provider for introducing you to them. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

J. T. Hughes (Oswestry) Ltd, 3 Battlefield Rd, Shrewsbury SY1 4AB is authorised and regulated by the Financial Conduct Authority. Our FCA number is 306434

J. T. Hughes (Oswestry) Ltd's permitted business is arranging general insurance contracts

You can Check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

in writing	The Complaints Manager, J. T. Hughes (Oswestry) Ltd, 3 Battlefield Rd, Shrewsbury SY1 4AB.
by phone	01743 440999

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

7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

For insured products only; 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.

8 Consumer Credit Disclosure

J. T. Hughes (Oswestry) Ltd is also authorised and regulated by the Financial Conduct Authority for consumer credit purposes. We are a broker for finance and not a lender. We can introduce you to a limited number of lenders and finance products to assist with your purchase, who may pay us for introducing you to them.