



## 1 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.

## 2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer for each of our products.

## 3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- 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.

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

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## 5 Who regulates us?

William Russell Limited, William Russell House, The Square, Lightwater, GU18 5SS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309314. Our permitted business is that of assisting in the administration and performance of contracts of insurance. 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.

We provide claims handling services for the insurers whose products we offer. However, the claims handling services which we provide to the insurers that we act for are not regulated by the Financial Services Authority.

## 6 What to do if you have a complaint

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

...in writing Write to William Russell Limited, William Russell House, The Square, Lightwater, Surrey, GU18 5SS, England.

...by phone Telephone + 44 (0)1276 486455

If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service. However, if your complaint relates to the claims handling services that we provide for the insurers, the Financial Ombudsman Service will not be able to consider your complaint. You may submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint.

## 7 Are we covered by the Financial Services Compensation Scheme?

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.

**NB. The Insurers we recommend and use are NOT covered by the Financial Services Compensation Scheme.**



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[sales@william-russell.com](mailto:sales@william-russell.com)

### Dubai Insurance Company

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UAE.

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