

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.

Whose Products Do We Offer

- ∩ We offer products from a range of insurers for Private Medical Insurance.
- ™ We only offer products from a limited number of insurers for Private Medical Insurance.
- ™ We only offer products from a single insurer.

Which Services Will We Provide You With

- ∩ We will advise and make recommendation for you after we have assessed your needs for Private Medical Insurance.
- ™ You will not receive advice or recommendation from us for Private Medical Insurance. 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.

What Will You Have To Pay Us For This Service

- ™ A Fee
- ∩ No fee for Private Medical Insurance.

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

Who Regulates Us

Usay Compare is a trading style of Usay Business Limited who is authorised and regulated by the Financial Services Authority. Usay Business Limited FSA Register number is 478676. Usay Business Limited permitted business is to arrange transactions in general insurance.

You can check this on the **FSA's** Register by visiting the **FSA** website 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:

In Writing Compliance Manager
Usay Business Limited
Usay House A1 & A2
Lakeside Business Park
Broadway Lane
South Cerney
Cirencester
Gloucestershire
GL7 5XL

By Phone 0845 880 33 55

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

Are You Covered By The 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

Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Client money

WE DO NOT HANDLE CLIENT MONEY

We never handle cash and will not accept a cheque made out to us.

Conflict of Interest

We offer Independent advice, but occasions can arise where we, or one of our other customers, will have some form of interest in business, which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interest, we will inform you and obtain your consent before we carry out your instructions.

Instructions

If at any time you wish to give us instructions relating to any forms of business, or alternatively, if you wish to terminate our business relationship, please inform us in writing, as this will ensure that no confusion arises between us. We will however, accept oral instructions, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time without penalty by either party.

Data Protection Act

The personal and financial information provided will be used in assisting your independent financial adviser in offering you the best advice as required by the Financial Services and Markets Act 2000. The personal data provided will be stored and used in accordance with the Data Protection Act 1998.

Registration of Business Documents of Title

We will register all business in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your financial transactions will be forwarded to you as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved, the number of documents will normally be retained by us until the series is complete. All documents will be immediately logged in a register when received or issued.

Records

We shall supply on demand to you copies of contract notes and any other evidence of transactions together with copies of any relevant records retained in respect of you, which are kept manually or electronically. You may inspect, during business hours and having given us reasonable notice of your wish to do so, records retained in respect of you. We undertake to maintain such records for a period of six years from the date of each transaction.

Professional Indemnity Insurance

We confirm that we maintain Professional Indemnity Insurance for your protection in the event of negligence.

Data Subject Access Request

Under the act, we will not pass on your personal data to any other companies without your consent unless in relation to your Financial Planning application or requirement by law. You have a right to have access to all of the information, which Usay Business Limited hold regarding yourselves, to receive this information a written request must be received.

Disclosure of Material Information

It is important for you to check and review the information provided to you to ensure it is accurate and that all material information has been disclosed. You must disclose any facts that are material to your application. If you do not disclose all material information this could result in the Insurer rejecting any subsequent claim. Please notify Usay immediately if any of the information sent to you is incorrect, incomplete or if any other changes are required.

Usay Compare √ Units A1, A2 & A4 √ Lakeside Business Park √ South Cerney √ Cirencester √ Gloucestershire √ GL7 5XL

Usay Compare is a trading style of Usay Business Limited who is authorised and regulated by the Financial Services Authority reference No: 478676. Usay Business Limited is registered in England and Wales No: 6463920

All telephone calls are recorded for training purposes in order to maintain a quality service.