

About our Service

This web site is operated by Andromeda Webs Ltd.
You may contact Andromeda Webs Ltd at :-

Andromeda Webs Ltd,
Tudor Cottage,
Macclesfield Road,
Holmes Chapel,
Cheshire,
CW4 8AL

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

You will not receive advice or any 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.

3. **Whose products do we offer?**

For protection insurance (i.e. life insurance, critical illness insurance and family income benefit insurance), we collect your data via the data collection form which we then pass on to Torquil Clark Life Insurance. Torquil Clark Life Insurance are able to offer products from a range of insurers and will come back directly to you on the terms they obtain. So by going through us you will have protection insurance offered from a limited number of insurers.

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

Nothing. We do not charge a fee.

5. **Who regulates us?**

Andromeda Webs Limited is an Appointed Representative of Web Publishing House Limited, Tudor Cottage, Macclesfield Road, Holmes Chapel, Cheshire, CW4 8AL who are authorised and regulated by the Financial Services Authority. Web Publishing House's FSA Register number is 441723. Andromeda Webs Limited can be found on the FSA register as an appointed representative under FSA register number 429158. Web Publishing House Limited's 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 or by contacting the FSA on 0845 606 1234.

6. **What to do if you have a complaint**

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

...**in writing**. Write to Feedback at Tudor Cottage, Macclesfield Road, Holmes Chapel, Cheshire, CW4 8AL

... **by phone**. Telephone 01477 533 835

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)?**

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.