about our insurance services

Premier Insurance Brokers Ltd

9 Farrington Way, Eastwood, Nottingham, NG16 3BF
01773 535521
bnc@premierinsurancebrokersltd.co.uk

1. Who we are

We are an insurance intermediary that is acting on your behalf when delivering our services to you. You should use this information provided within this document to decide if our services are right for you.

2. Which Services will we offer

You will not receive advice or a recommendation from us for Residential Buildings and Contents insurance&/or Buy to Let Buildings and Contents &/or Accident, Sickness and Redundancy policies. 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.

We only offer products from a limited number of insurers for Residential Buildings and Contents insurance &/or Buy to Let Buildings and Contents policies. (ask us for a list of insurers we offer insurance from)

3. What will you have to pay us for our services

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay the insurer.

4. Conflicts of interest

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

5. Who regulates us

We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 603619. Our permitted business is:-

Arranging (bringing about) deals in investments
Making arrangements with a view to transactions in investments
Investment Types – Non-Investment Insurance
Customer Types – Commercial, Retail (Non-Investment Insurance)

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768. (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

6. What to do if you have a complaint

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

In writing — Write to: Mr Steve Morley
Premier Insurance Brokers Ltd, 9 Farrington Way, Eastwood, NG16 3BF.

By telephone — Telephone: 01773 535521

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.

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

8. Means of Communication

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.