## **key**facts

# about our insurance services



Engage Mutual Assurance Hornbeam Park Avenue Harrogate HG2 8XE

#### 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.

. Whose products do we offer?		
		We offer products from a range of insurers for pure protection contracts.
		We only offer products from a limited number of insurers for pure protection contracts.
	<b>/</b>	We only offer our own products for pure protection contracts.
8.	Whic	ch service will we provide you with?
		We will advise and make a recommendation for you after we have assessed your needs for pure protection contracts.
		You will not receive advice or a

recommendation from us for pure protection contracts. 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?

No fee for pure protection contracts.

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

#### 5. Who regulates us?

Engage Mutual Assurance is a trading name of Homeowners Friendly Society Limited (HFSL), Hornbeam Park Avenue, Harrogate HG2 8XE. HFSL is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 110072.

Our permitted business is long term insurance, including pure protection contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do 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 Customer Relations Team,

Engage Mutual Assurance, Hornbeam Park Avenue, Harrogate HG2 8XE

by phone 0500 848 265

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 compensation of 90% of the claim, without any upper limit.

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