



about our insurance services



Peninsula Business Services Ltd
Riverside
New Bailey Street
Manchester
M3 5PB

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 can only offer products from a limited number of insurers.
 - We only offer products from a single insurer, Irwell Insurance Company Ltd for Commercial Legal Protection and Professional Fees (Expenses Protection).
-

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 for Commercial Legal Protection and Professional Fees (Expenses Protection). 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 this service?

- 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?

Peninsula Business Services Ltd, is authorised and regulated by the Financial Services Authority. (Registration number 468574).

Irwell Insurance Company Ltd's permitted business is Legal Expenses and General Liability Insurance.

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. Ownership

Peninsula Business Services Ltd has no shareholdings in Irwell Insurance Company Ltd; nor does Irwell Insurance Company Ltd have any shareholding in Peninsula Business Services Ltd

7. What to do if you have a complaint

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

... in writing Write to the Compliance and Quality Department, Peninsula Business Services Ltd,
Riverside, New Bailey Street, Manchester M3 5PB

... by phone Telephone: 0161 834 2773

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

8. 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.