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# keyfacts

## about our insurance services

ADVO Group Limited



34 Tower View  
Kings Hill  
West Malling  
Kent  
ME19 4ED

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### 1. The Financial Services Authority (FSA)

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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.

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### 2. Whose products do we offer?

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- We offer products from a range of insurers for
    - Private Medical Insurance
    - Income Replacement Insurance (sometimes known as permanent health Insurance)
    - Critical Illness Insurance
    - Term Life Assurance
    - Dental Insurance
    - Cash Plan Insurance
  - We only offer products from a limited number of insurers for  
Ask us for a list of insurers we offer insurance from.
  - We only offer products from a single insurer.
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### 3. Which service will we provide you with?

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- 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 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.
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### 4. What will you have to pay us for this service?

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- A fee
- No fee

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

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**5. Who regulates us?**

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ADVO Group Limited, 34 Tower View, Kings Hill, West Malling, Kent, ME19 4ED is authorised and regulated by the Financial Services Authority. Our FSA Register number is 308874

Our permitted business is advising and arranging general (non-investment) insurance contracts as an independent intermediary.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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

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

... in writing      Write to: ADVO Group Limited, 34 Tower View, Kings Hill, West Malling, Kent, ME19 4ED

... by phone      Telephone 01732 525 525

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

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**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 the compensation scheme arrangements is available from the FSCS.

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