

keyfacts

LLOYD VINE
INSURANCE BROKERS

about our services

Allston, Allington Lane
Fair Oak
EASTLEIGH
Hampshire
SO50 7DE

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. Our level of service is indicated by the ticked boxes.

2. Whose products do we offer?

Investment

- We offer products from the whole of the available market.
- We only offer products from a limited number of companies
- We only offer products from a single company

Insurance

- We offer products from a range of insurers. A list of our insurers can be provided on request
- We only offer products from a limited number of insurers
- We can only offer products from a single insurer

Mortgages

- We offer mortgages from the whole of the market.
 - We only offer mortgages from a limited number of lenders
 - We only offer mortgages from a single lender
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3 Which service will we provide you with?

Investment

- We will advise and make recommendations 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.
- We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances, but we will not:
 - Conduct a full assessment of your needs
 - Offer advice on whether a non-stakeholder product may be more suitable

Insurance

- We will advise and make recommendations for you after we have assessed your needs
- You will not receive advice or a recommendation from us.

Mortgages

- We will advise and make recommendations 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?

Investment

- Before we provide you with advice, we will give you our keyfacts guide about the cost of our service if we are not solely working on a commission basis.
 - We will tell you how we get paid and the amount before we carry out any business for you on a commission basis.
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Insurance

- A fee of £10.00 on the placement of cover for all new policies. Full details of other fees we may charge are detailed in our Insurance Mediation Terms of Business letter.
- No fee.

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

Mortgages

- No fee. We will be paid by commission from the lender. However, in any situation where there is no fee from the lender or such fee is too small to cover our service, then you will be advised in advance of any fee (and before any contract is entered into) what such fee will be.
- A fee of £ payable at the outset and £ payable when you apply for a mortgage.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Refund of fees

- A full refund would be made by us **if** we charged a fee, if the company/lender rejects your application.
- A refund of £ if the purchase falls through.
- No refund if you decide not to take out a mortgage.

Clearly we are referring to any fees we may charge in this section. As advised, we do not charge fees for arranging a mortgage. In some cases mortgage lenders do charge non-refundable application fees. Any such fees would be brought to your attention in the key facts illustration when considering a particular mortgage. Any charges made for short term cancellation of any insurance and investment contract will be shown in the key features illustration and the respective companies documentation.

6. Who regulates us?

Lloyd Vine Insurance Brokers of Allston, Allington Lane, Fair Oak, Eastleigh, Hampshire, SO50 7DE is authorised and regulated by the Financial Services Authority. Our FSA Register number is 146521.

Our permitted business includes arranging general insurance contracts. Our scope of permissions also extends to Investment Business and advising on regulated mortgage contracts and arranging (bringing about) regulated mortgage contracts. We would provide you with another keyfacts document about these services if you raised a query in this respect.

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 6061234.

7. What to do if you have a complaint

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

...in writing: Write to Lloyd Vine Insurance Brokers, Complaints Department, Allston, Allington Lane, Fair Oak, Eastleigh, SO50 7DE.

...by phone Telephone: 023 80601601

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.

Investment. Most types of investment business are covered for 100% of the first £30,000 and 90% of the next £20,000, so the maximum compensation is £48,000.

Regulated 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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

This compensation information may be subject to change and further information about the compensation scheme arrangements is available from the FSCS.
