



About our insurance services

Stein Financial Ltd, 76 Victoria Rd, Swindon,
Wiltshire, SN1 3BB

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 for Term Assurance and Critical Illness Cover.
 - We only offer products from a limited number of insurers for Buildings and contents Insurance. Ask us for a list of insurers we offer insurance from.
 - We only offer products from Aviva, for Permanent Health Insurance & Accident, Sickness and Unemployment Insurance.
- DAS Legal Expenses Company for Home Emergency Cover and Legal Expenses Cover
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for all types of non-investment insurance contracts that we deal with.
 - 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?

- A fee.
- No fee for advising on and arranging all the non-investment insurance contracts that we deal with.

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

5. Who regulates us?

Stein Financial Ltd, 76 Victoria Road, Swindon, Wiltshire, SN1 3BB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 448554.

Our permitted business is advising on and arranging non-investment insurance contracts.

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. What to do if you have a complaint

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

... in writing Stein Financial Ltd, 76 Victoria Road, Swindon, Wilts. SN1 3BB

... by phone 01793 491888

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 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.