

keyfacts

about our services

Boway Financial Solutions Ltd

Lodge House, Lodge Square, Burnley, Lancashire BB11 1NN

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?

Insurance

We offer products from a range of insurers for **Life Insurance, Critical Illness Insurance, and Permanent Health Insurance,**

We can only offer products from a limited number of insurers for **Accident, Sickness & Unemployment Insurance.**

Ask us for a list of the insurers we offer insurance from.

We can only offer products from **Select and Protect** for **Home Insurance.**

3. Which service will we provide you with?

Insurance

We will advise and make a recommendation for you after we have assessed your needs for **Life Insurance, Critical Illness Insurance, Permanent Health Insurance, Accident, Sickness & Unemployment Insurance, and Home Insurance**

You will not receive advice or a recommendation from us for **Life Insurance, Critical Illness Insurance, Permanent Health Insurance, Accident, Sickness & Unemployment Insurance, and Home Insurance.**

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?

Insurance

A fee £ for Life Insurance, Critical Illness Insurance, Permanent Health Insurance, Accident, Sickness & Unemployment Insurance, and Home Insurance

No fee Life Insurance, Critical Illness Insurance, Permanent Health Insurance, Accident, Sickness & Unemployment Insurance, and Home Insurance. We will be paid by commission.

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

5. Who regulates us?

Boway Financial Solutions Ltd is an appointed representative of P M Independent Financial Services, which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 163292

Our permitted business is advising and arranging mortgages and general insurance business.

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: Write to: The Compliance Officer, P M Independent Financial Services, Lodge House, Lodge Square, Burnley, Lancs BB11 1NN

By phone: Telephone: 01282 416416

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

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.

[or]

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

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

Signed by: _____

Date: _____