



Parliament Hill Limited

127 Cheapside

London

EC2V 6BT

About our services

The Financial Conduct Authority (FCA).

The FCA 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.

What do we do?

As a business we arrange benefit schemes for organisations and associations. Some of those benefits and services fall within a class of activity known as 'regulated'. If we are actively involved as a business in the introduction chain, and the product or service involves insurance, then we also have to be regulated.

Is every person, service or product we include in a benefit scheme regulated by the FCA?

No. We provide benefits for a wide range of items, most of which are not regulated by the FCA.

Which insurance company's products are on offer?

When we introduce you to an insurance service or product it is the product or service provider who controls which insurance company they use. They will be happy to provide you with that

information. For some insurance classes they may deal with a wide range of insurers and for others they may deal with only one insurer.

Which service will we provide you with?

We only introduce. Once we have introduced you, then you need to make up your own mind if that service is the service you want and if any product you consider purchasing is suitable for you and your needs.

We do not provide advice and our introduction should not be seen as a recommendation or endorsement of any product or service on offer.

If you have a problem in obtaining the benefit (such as a saving or price promise) that has been offered, then you can contact us and we will assist where we can. We can also provide information on how the benefit provider may be contacted or if a promotion code is required. Please remember that any benefit offered by an insurer will always be subject to their underwriting criteria and in some cases they may decline to provide cover or offer special terms.

Material information and reading policy documents and policy summaries.

There was a change in the law which took place on 6th April 2013.

If you are buying insurance which is connected wholly or mainly or partly to your business, then when applying for insurance you must provide all and every piece of material information to the underwriter. Failure to do that could result in the policy being void and your claim not being paid. Material information is the type of information that a prudent insurer (underwriter) would want to know about the risk you were asking them to insure. For professional indemnity insurance, then being aware of a circumstance that might lead to a claim would be considered very material.

If you are buying insurance which is being purchased wholly or mainly for a purpose that is not connected or related to your trade or business, then the rules have changed. You must take care not to mislead the insurer in any answer you give to questions they ask you when applying for the insurance policy. Misleading or misrepresentation can include a dishonest reply, one that was given recklessly without due consideration, or enquiry to obtain the right answer or misrepresentation

was caused by important factors being omitted from your answer. So, when asked a question you must present that insurer will all the information relevant to that question or information that may be relevant to that question.

The questions asked by insurers will also give you other examples of information they think is material. If you have doubts whether something is material then provide the information as it is better to be safe than sorry, or ask the benefit provider. You can ask the insurer or benefit providing broker for assistance if you do not fully understand the question.

Failure to provide all the information required could result in a claim not being paid, only partly paid or the policy being considered void and not in force.

Please take time to read through any policy summary and the policy document to check if the insurance meets all your needs. It is also wise to check what changes in your circumstances need to be advised to the insurer in the future.

What will you have to pay us for our services?

Our services are free to members of the organisations and associations we provide our service to.

Who regulates us?

Parliament Hill Limited, of 127 Cheapside, London, England, EC2V 6BT are authorised and regulated by the Financial Conduct Authority. FCA Register number is 308448.

Our permitted business is insurance mediation and this is the only area where we are regulated by the FCA.

You can check this on the FCA Register by visiting the FCA's website www.FCA.gov.uk/register or by contacting the FCA on 0845 606 1234.

What to do if you have a complaint

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

...in writing Write to the Director at Parliament Hill Limited, 127 Cheapside, London, England, EC2V 6BT

... by phone Telephone 020 7710 9494

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS only deal with complaints about regulated activities.

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

We are covered by the FSCS in respect of our regulated activities. 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 90% 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.

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