

## About your Simple Insurance policy

### The Financial Conduct Authority

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### Whose products do we offer?

We offer products from a range of insurers.

We only offer products from limited number of insurers. Ask us for a list of insurers we offer insurance from

We only offer products from a single insurer.

### What service will we provide you with?

Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.

No advice – 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.

### What will you have to pay us for our services?

You will pay for our services on the basis of either Direct Debit or via Credit/Debit card. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. The following fees may be applicable:

A fee up to £40 may be charged for mid-term changes, cancellations, or for providing additional/replacement or duplicate documents, altering direct debit payment terms, or chasing unpaid overdue premiums.

You will receive a written quotation, with a breakdown of the premium, tax and all other costs which tells you about any fees we charge relating to any specific policy or service.

### Who regulates us?

Simple Landlords Insurance is a trading name of Millennium Insurance Brokers Limited which is authorised and regulated by the FCA. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL. Our FCA Register number is 308310.

The permitted business of Millennium Insurance Brokers Limited is insurance mediation, policy and claims administration.

This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

### How do I make a complaint about my insurance policy?

It is our intention to provide the best possible service. However, if you wish to register a complaint, please contact us at the following:

#### In writing to

Customer Services Department  
PO Box 1189  
Doncaster  
DN1 9RP

**By phone on:** 0808 172 5600

**By email to:** [admin@simplelandlordsinsurance.com](mailto:admin@simplelandlordsinsurance.com)

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

### 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.

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or telephone 0800 678 1100.