

## 1 The Financial Services Authority

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.

Romero House  
 1 Featherbank Court  
 Horsforth, Leeds, LS18 4QF

T: 0113 281 8110  
 F: 0113 281 8120

www.romeroinsurance.co.uk  
 enquiry@romeroinsurance.co.uk

## 2 Whose Retail Products do we offer?

We offer products from a range of insurers for Private Medical Insurance.

We only offer products from a limited number of insurers for motor (including classic car, motor Bike and motorhome etc) and household (including caravan etc) insurance.

Please ask us for a list of the insurers we offer cover from.

Any other Retail products relating to insurance for private individuals such as private boat, jet ski, legal expenses etc will be from a specialist insurer and may be placed via another intermediary, Lloyds broker or underwriting agency.

Please ask us for full details of the insurers we can offer insurance from.

## 3 Which service will we provide you with ?

We will advise and make recommendations on products and insurers for you after we have assessed your needs.

We will ask some questions to narrow down the selection of products that we will provide details on. This may also reduce the number of insurers we can offer products from.

You will however then need to make your own choice on how to proceed.

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

No fees are applicable unless specifically noted and agreed as part of the overall pricing of the Retail product.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy not applied by Romero Insurance Brokers Ltd.

## 5 Who Regulates us ?

Romero Insurance Brokers Ltd, Romero House, 1 Featherbank Court, Horsforth, Leeds, LS18 4QF is authorised and regulated by the Financial Services Authority.

Our FSA Register number is **304872**. Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234

## 6 Ownership

Romero Insurance Brokers Ltd,, Romero House, 1 Featherbank Court, Horsforth, Leeds, LS18 4QF **do not** have a holding, direct or indirect, representing more than 10% of the voting rights or capital in an insurance undertaking

No insurance undertaking or parent of an insurance undertaking has a holding , direct or indirect, representing more than 10% of the voting rights or of the capital of Romero Insurance Brokers Ltd.

We are an independent intermediary selling general insurance products

## 7 What to do if you have a complaint

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

**...in writing** to Romero Insurance Brokers Ltd, Romero House, 1 Featherbank Court, Horsforth, Leeds, LS18 4QF

**...by telephone** 0113 2818110

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 Financial Services Compensation Scheme (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 on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk).

