

# about our insurance services

## P J Hayman & Company Limited

**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?**

This website will provide you with access solely to Jersey Travel Insurance and is arranged in association with Jersey Tourism and their appointed Insurance Brokers (Rossborough Group). Jersey Travel Insurance is underwritten by ETI-International Travel Protection and is managed by Towergate Chase Parkinson.

Website and Call Centre fulfilment is provided by P J Hayman & Company Limited.

### **3) Which service will we provide you with?**

This website will give you the information you need to help you decide if Jersey Travel Insurance meets your needs and will allow you to arrange your policy if you believe that it does. 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.

If we are unable to provide you with a quotation from Jersey Travel Insurance due to a serious pre-existing medical condition(s) you will be given the option by PJ Hayman & Company Limited for an alternative product and quotation which may be able to offer you cover. You will then need to make your own choice on how to proceed.

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

We receive our remuneration in the form of commission and administration fees from the Insurer.

### **5) Refund of premium**

If you cancel your policy, we will make a refund in accordance with the policy conditions.

### **6) Who regulates us?**

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority. FSA register number 497103.

Our permitted business is arranging and advising on 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 606 1234.

### **7) Ownership**

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

### **8) What to do if you have a complaint?**

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

In writing to: -

The Managing Director, P J Hayman & Company Limited Stansted House, Rowlands Castle, Hampshire PO9 6DX

or by telephoning: - **023 9241 9002**

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

### **9) 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 cover provides protection for 90% of the claim without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).