

Information about our insurance services

Isobel Young t/a Broughton Property Management

61-63 Broughton Street, Edinburgh, EH1 3RJ.

1. The Financial Services Authority (FSA)

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

2. Whose products do we offer?

We offer you policies from a limited number of selected insurance companies for Landlords Buildings and Contents Insurance. We only offer products from Inter Partner Assistance for Emergency Assistance Insurance

3. Which service will we provide you with?

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.

4. What will you have to pay us for this service?

We may charge a fee for our services (typically when you buy or renew a policy) but you will always be informed of any such charge before you purchase a policy.

5. Who regulates us?

Isobel Young t/a Broughton Property Management is an appointed representative of Managing Agents Reference Assistance Services Limited which is authorised and regulated by the Financial Services Authority. Managing Agents Reference Assistance Services Limited's FSA Register number is 307590. Letting Agent Solutions is a trading name of Managing Agents Reference Assistance Services Limited.

Managing Agents Reference Assistance Services Limited's permitted business is advising on, arranging, assisting in the administration of and acting as an agent in connection with general insurance products. 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 Letting Agent Solutions, P.O.Box 229, Southport, PR9 9WU or by e-mail to compliance@lettingagentsolutions.co.uk

... by phone Telephone 0844 892 1767 or by fax: 0844 892 1772

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 advising and arranging is covered for 90% of the claim, without any upper limit.

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

8. Statement of Demands and Needs

If you have purchased our Buildings and/or Contents policy, these products meet the demands and needs of those seeking an indemnity against loss or damage to their property and/or contents. These needs are met now and for the term of your policy.

If you have purchased an Emergency Assistance policy, this product meets the demands and needs of those seeking an indemnity against losses arising as a result of you letting your residential property. These needs are met now and for the term of your policy.

9. Your duty to disclose information to us and insurance companies

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it. It is important you ensure that all statements you make on any proposal form, claim forms or other document is full and accurate. Please note that if you fail to disclose any material information or change of circumstances to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover. Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise.