

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?

We offer a range of products

Some products are specialist products offered from one single Insurer. Other products are offered from a limited number of Insurers. However, we are not contractually obliged to use only that limited number of companies.

Certain other products are offered from a wide range of Insurers.

Ask us for a list of Insurers we offer insurance from

3. Which service will we provide you with?

In respect of some of our products you will not receive advice or recommendation from us. Especially our specialist products aimed at specific individuals. We may ask some questions to ensure that the product we are offering meets your requirements. You will then need to make your own choice about how to proceed.

For certain of our products we may advise and make a recommendation for you after we have assessed your needs. If we do advise and make a recommendation for you this will be specifically pointed out.

Premiums we receive from you will be held by us as agent of the insurer, unless we advise you otherwise.

4. What will you have to pay us for our services?

We do not normally charge a fee for our services. However, if a particular insurance policy we have offered you or recommended necessitates a fee being charged, we will specifically advise you of this or you will receive a specific quotation, which will tell you about any other fees relating to any particular insurance policy, prior to a purchase.

5. Who regulates us?

CBG London Ltd t/a Marcus Hearn, Marcus Hearn House, 65-66 Shoreditch High Street, London E1 6JL is authorised and regulated by the Financial Services Authority. Our FSA Registered Number is 304771

Our permitted business is arranging general insurance contracts.

You can check this on the FSA Register by visiting the FSA 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 The Compliance Director, CBG London Ltd., t/a Marcus Hearn, Marcus Hearn House, 65-66 Shoreditch High Street, London E1 6JL

.....by phone telephone The Compliance Director on 020 7739 3444

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. Full details are contained within our internal complaints procedure, which is available to you on request at any time.

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

We are covered by the FSCS. You maybe entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS. (www.fscs.org.uk or Telephone Number 020 7892 7300)