

# About our insurance services

## **The Financial Conduct Authority (FCA)**

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

## **Whose products do we offer?**

We only offer products from:

Allianz Benelux N.V. for international private medical insurance, income protection insurance, and accident benefit insurance under the Global Protection plan.

Allianz Nederland Levensverzekering N.V. for life insurance, and;

SHUS Insurance PCC Limited – Cell SHUS, Guernsey, for personal accident insurance and travel insurance when sold in connection with the international private medical insurance.

## **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.

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

There is no fee for our services. You will receive a quotation for a specific plan, which will tell you about any other fees relating to any particular insurance policy.

## **Who regulates us?**

William Russell Limited, William Russell House, The Square, Lightwater, GU18 5SS is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 309314. Our permitted business is that of assisting in the administration and performance of non-investment insurance contracts. You can check this on the Financial Service Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

## **What to do if you have a complaint**

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

**In writing:** William Russell Limited, William Russell House, The Square, Lightwater, Surrey, GU18 5SS, England.

**By phone:** +44 (0) 1276 486455

If you are not satisfied with our response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service. However, if your complaint relates to the claims handling services that we provide for the insurers, the Financial Ombudsman Service will not be able to consider your complaint. You may submit a complaint to the insurers we act for. We will provide you with further details upon receipt of your complaint. Full details of the Complaints Procedure can be found in the Global Health Complaints Procedure or Global Protection Complaints Procedure.

## **Are we covered by the Financial Services Compensation Scheme?**

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 compensation scheme arrangements is available from the FSCS. NB. The Insurers, whose products we administer, are NOT covered by the Financial Services Compensation Scheme.