



# about our insurance services

Lakeland Mortgage Centre Ltd

Windy Ridge, Mount Pleasant, Tebay, Cumbria. CA10 3TH

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## 1. The Financial Services Authority (FSA)

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

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## 2. Whose products do we offer?

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- We offer products from a range of insurers for Buildings & Contents (Property) Insurance Cover, Accident Sickness & Unemployment (Mortgage Payment Protection Cover), Life, Critical Illness & Income Protection Cover.
  - We only offer products from a limited number of insurers.
  - We only offer products from a single insurer.
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## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs for Buildings & Contents (Property) Insurance Cover, Accident, Sickness & Unemployment (Mortgage Protection) Cover and Life, Critical Illness & Income Protection cover.
  - 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.
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## 4. What will you have to pay us for our services?

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- A fee.
- No fee will be charged as we will be paid commission by the Insurance / Assurance provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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## 5. Who regulates us?

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Lakeland Mortgage Centre Ltd. is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300651.

Our permitted business is Advising and Arranging General Insurance, (Buildings & Contents (Property) Insurance, Accident Sickness and Unemployment Insurance (Mortgage Payment Protection) and Life, Critical Illness and Income protection .

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.

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## 6. What to do if you have a complaint

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

**In writing:** Write to Lakeland Mortgage Centre Ltd, Windy Ridge, Mount Pleasant, Tebay, Cumbria. CA10 3TH

**By phone:** Telephone 015396 24786.

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

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

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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 with no upper limit

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

- BE USEFUL FOR YOUR JOB
- CLEARLY SET OUT
- EASILY UPDATED
- PORTABLE

SHOULD BE  
YOUR PLANNEE

TIME MANAGEMENT