



About our Insurance services



Mortgage Goldmine

Crown House
72 Downton Avenue,
London
SW2 3TS

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 products from a range of insurers for Life Insurance, Critical Illness Cover and Mortgage Term Assurance.
- We offer products from a limited number of insurers for Buildings & Contents, Mortgage Payment Protection Insurance, Commercial insurance, Equine Insurance and Caravan insurance.

Ask us for a list of insurers we offer insurance from.
- We offer products AXA Insurance Ltd for Legal Expenses insurance, Home Working insurance, Household Emergency Assistance Cover and Let Legal Expenses Insurance, Groupama Insurance Company Limited for Personal Accident in or around the home, Navigators & General Insurance Company for Boat Insurance and AIG UK Limited for ID Theft Insurance.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- 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 our services?

- A fee.
 No fee.

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

5 Who regulates us?

Mortgage Goldmine is a trading name of **Talking Direct Limited**, Crown House, 72 Downton Avenue, London, SW2 3TS which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 479968.

Our permitted business is advising and arranging mortgages and non-investment insurance contracts.

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** The Complaints Department, Talking Direct Limited, Crown House, 72 Downton Avenue, London, SW2 3TS

... **By phone** Telephone 0845 3636 072

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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