



## about our insurance services



Westminster Insurance Ltd  
Westminster House  
Allberry Gardens  
Weymouth  
DT3 6SQ

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### 1. The Financial Conduct Authority (FCA)

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The FCA 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.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We offer products from a limited number of insurers. ArgoGlobal, Syndicate 1200 at Lloyds provide insurance for Professional Indemnity, Public Liability and Medical Malpractice insurance.

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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.
- 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. We act on behalf of the insurer. We have the authority from the insurer to collect premium and issue and bind insurance cover on their behalf. The policy fee is retained by us for the full administration of the policy. The policy fee, premium and tax are shown on the quote.
  - No fee for insurance. We are normally remunerated by the insurer in the form of a commission, which will be based on the amount of premium payable.
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## **5. Who regulates us?**

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Westminster Insurance Limited, is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 439023.

Our permitted business is the arranging of Professional Indemnity, Public Liability, Medical Malpractice to both consumers and commercial customers.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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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:

By email: [complaints@westminster.global](mailto:complaints@westminster.global)

**In writing:** Write to Westminster Insurance Ltd, Westminster House, Allberry Gardens, Weymouth, Dorset DT3 6SQ

**By phone:** Telephone 01305 839 939.

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.