

1 The Financial Conduct Authority (FCA)

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

2 Whose products do we offer?

We offer products from the whole market.

We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.

We only offer products from one insurer.

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. In certain circumstances we may charge a policy production fee, cancellation fee and/or a mid term adjustment/duplicate documentation fee. Any fee payable will be advised and agreed prior to inception of cover and any adjustment/duplication/cancellation request received.

No fee.

5 Who regulates us?

Scholar and Partners Ltd is an appointed representative of Bennett Gould & Partners Ltd, Corinium House, Barnwood Point, Gloucester, GL4 3HX is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 310780.

Our permitted business is advising, agreeing, assisting, and arranging in general and re-insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

6 Ownership

Bennett Gould & Partners (Dorset) Ltd is a wholly owned subsidiary of Bennett Gould & Partners Ltd, which is part of the Trans Continental Investment Services Group

7 What to do if you have a complaint

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

...in writing

Write to

**Complaints Manager
Scholar and Partners Ltd
71-75 Shelton Street
London,
WC2H 9JQ**

...by phone

Telephone **020 3532 8472 / 07852 205 831**

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

8 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 90% of the claim, without any upper limit. 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.