

KEY FACTS

About Our Insurance Services...

1. 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.

2. Whose Insurance Products do we offer?

- We offer products from a range of insurers for Term Assurance, Life Insurance, Critical Illness and Permanent Health Insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a limited number of insurers for Private Medical Insurers, Buildings & Contents Insurance, Travel Insurance, Dental Insurance and Accident, Sickness & Redundancy Insurance Contracts. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which Insurance Service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Private Medical Expenses Insurance, Term Assurance, Critical Illness, Permanent Health Insurance, Buildings & Contents Insurance, Accident, Sickness & Redundancy Insurance Contracts, Dental Insurance and Travel Insurance Contracts.
- You will not receive advice or a recommendation from us for Private Medical Expenses Insurance, Term Assurance, Critical Illness, Permanent Health Insurance, Buildings & Contents Insurance, Accident, Sickness & Redundancy Insurance Contracts, Dental Insurance and Travel Insurance Contracts. 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 Insurance Services?

- A fee
- No fee for advising on and arranging Private Medical Expenses Insurance, Term Assurance, Critical Illness, Permanent Health Insurance, Buildings & Contents Insurance, Accident, Sickness & Redundancy Insurance Contracts, Dental Insurance and Travel Insurance Contracts.

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

5. Who regulates us?

Hugo Wright Ltd is an Appointed Representative of Eunisure Ltd who are authorised and regulated by the Financial Conduct Authority (FCA) Ref No. 485047. Hugo Wright Limited (FCA) Ref No. 743061.

Our permitted business is arranging and giving advice on Insurance. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register, or by contacting the FCA on 0800 111 6768.

6. What do you do if you have a complaint?

If you wish to register a complaint, please contact us: In writing - Complaints Department, Hugo Wright Ltd, 36 King George Avenue, Exning, Suffolk. CB8 7ES or email us using info@hugowright.co.uk. 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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.