



about our insurance services

Grosvenor Trust & Savings

10-12 Lawn Lane, Hemel Hempstead, Herts, HP3 9HH

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 contracts.
- We only offer products from a limited number of insurers.
- We only offer products from a single 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.
- No fee for all life 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?

A+ Financial Services, trading as Grosvenor Trust & Savings, 10-12 Lawn Lane, Hemel Hempstead, Herts HP3 9HH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 222159.

Our permitted business is advising on and arranging investments, non-investment insurance contracts, mortgages and home reversion plans.

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: Write to Grosvenor Trust & Savings, 10-12 Lawn Lane, Hemel Hempstead, Herts HP3 9HH.

...By phone: Telephone 01442 347850.

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.

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