

### 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.

### Whose products do we offer?

- We offer products from a range of insurers for Mortgage Protection
- We only offer products from a limited number of insurers for Mortgage Protection
- We only offer Mortgage Protection from AmTrust International Underwriters Ltd

### Which services will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Mortgage Protection
- You will not receive advice or recommendation from us for Mortgage Protection. We may ask some questions on application. You will then need to make your own choice about how you wish to proceed.

### What will you have to pay us for our services?

- We will charge no fee for providing the Mortgage Protection insurance

### Who regulates us?

Ant Insurance is the trading name of FIUK.com Limited who are appointed representatives of Wessex Group. FIUK.com Limited is registered in England and Wales no. 05096433. Registered address: Brooklawn, 12 Littleworth Road, Esher, Surrey KT10 9PD.




Wessex Group is the trading name of WIMS Ltd, registered in England no. 3729853 and Wessex Administration Services Ltd registered in England no. 1871314. Registered office: Jewry House, Jewry Street, Winchester, Hants SO23 8RZ. WIMS Ltd is authorised and regulated by the Financial Services Authority (FSA no. 306840). Wessex Administration Services Ltd is an appointed representative of WIMS Ltd.

Our permitted business is providing non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234.

### What to do if you have a complaint?

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

-  Complaints Manager, Jewry House, Jewry Street, Winchester, Hampshire SO23 8RZ
-  [complaints@wessex-group.co.uk](mailto:complaints@wessex-group.co.uk)
-  0845 189 9035

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

### Financial Services Compensation Scheme

WIMS Ltd and AmTrust International Underwriters Ltd are covered by the FSCS. You may be entitled to compensation from the scheme if WIMS Ltd or AmTrust International Underwriters Ltd cannot meet their 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.