



about our insurance services



J D Williams & Company Limited
Griffin House
40 Lever Street
Manchester, M60 6ES
Registered in England. Registered Number: 01782367

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

We offer products from a range of insurers

We can only offer products from a limited number of insurers for:

We can only offer our:

Personal Account Protection, which is a bundled payment protection insurance and product protection insurance that is jointly underwritten by Maiden Life Försäkrings AB and Canopus at Lloyds, Syndicates 4444 & 958; and

Account Protection, which is payment protection insurance that is jointly underwritten by Maiden Life Försäkrings AB and Canopus at Lloyds, Syndicates 4444 & 958; and

5 Year Product Protection Plan which is a product protection insurance underwritten by Canopus at Lloyds, Syndicates 4444 & 958 ; and

Product Protection PLUS Plan which is a bundled payment protection insurance and product protection insurance which is jointly underwritten by Maiden Life Försäkrings AB and Canopus at Lloyds, Syndicates 4444 & 958.

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 any of the insurance products listed above.

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

5. Who regulates us?

JD Williams & Company Limited Griffin House, 40 Lever Street, Manchester, M60 6ES , England is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is: 311618

Our permitted business is to give you information about our Personal Account Protection, Account Protection, 5 Year Product Protection Plan and Product Protection PLUS Plan so that you can decide whether or not to take out those policies, and to arrange those policies for you should you wish to proceed.

We may also introduce you to other firms who can talk to you about other types of insurance that may interest you.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768

6. What to do if you have a complaint

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

... In writing Write to Complaints & Customer Insight Manager, J D Williams & Company Limited, Griffin House, 40 Lever Street, Manchester M1 1BB

... by phone Telephone: 0345 0719 018

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.
