

You should use the information provided within this document to decide if our services are right for you.



homeline

Your Mortgage & Protection Specialists

Insurance Initial Disclosure Document



Homeline Mortgages Ltd FCA 565780
262 Ringwood Road, Poole, Dorset BH14 0RS
T: 01202 937444. E: info@homelinemortgages.co.uk

www.homelinemortgages.co.uk

Whose insurance products do we offer?

We offer products based on a fair and personal analysis for all types of non-investment insurance contracts.

Which service(s) will we provide you with?

We will make a personal recommendation after we have assessed your needs and circumstances.

What you will have to pay us for this service?

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the insurer.

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

Refund of fees

No refunds will be made as we do not charge fees for arranging and advising on insurance products.

Who regulates us?

Homeline mortgages Ltd is an appointed representative of AMAC Mortgages Ltd which is authorised and regulated by the Financial Conduct Authority.

AMAC Mortgages Ltd Financial Conduct register number is 302881.

AMAC Mortgages Ltd permitted business is:

- Advising on regulated mortgage contracts, non-investment insurance contracts;
- Arranging (bringing about) regulated mortgage contracts & non-investment insurance contracts
- Making arrangements with a view to regulated mortgage contracts & non-investment insurance contracts

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

What to do if you have a complaint

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

...in writing Complaints Director
Homeline Mortgages
262 Ringwood Road,
Poole,
Dorset,
BH14 0RS

...by email info@homelinemortgages.co.uk

...by phone 01202 937444

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

Are we covered by the Financial Services Compensation Scheme?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Means of communication

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing.

Client declaration

This document confirms the services offered by Homeline mortgages Ltd and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please contact us for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date