



Eden Associates

41 London Road
Reigate
Surrey
RH2 9RJ

1. The Financial Conduct Authority (FCA)

The FCA 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?

Insurance	
✓	We offer products from a range of insurers for Term assurance, private medical insurance, critical illness insurance and permanent health insurance.
✓	We only offer products from a limited number of insurers for Buildings and Contents Insurance. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.

Mortgages	
✓	We offer mortgages from the whole market.
	We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer mortgages from a single lender.

3. Which service will we provide you with?

Insurance	
✓	We will advise and make a recommendation for you after we have assessed your needs for Term assurance, private medical insurance, critical illness insurance and permanent health insurance.
	You will not receive advice or a recommendation from us for Term assurance, private medical insurance, critical illness insurance and permanent health insurance. 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.

Mortgages	
✓	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 you will have to pay us for this service?

Insurance	
	A Fee.
✓	No Fee.

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

Mortgages	
✓	No Fee

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees.

If we charge you a fee, and your mortgage does not go ahead, you will receive:	
	A full refund.
	A partial refund.
	No refund.

5. Who regulates us?

Eden Associates, 41 London Road, Reigate, Surrey, RH2 9RJ is authorised and regulated by the Financial Services Authority. Our FCA number is 459616.

Our permitted business is advising and arranging deals in Non-Investment Insurance Contracts and advising and arranging Regulated Mortgage Contracts.

You can check this on the FCA's Register by visiting the FCA's website at www.fsa.gov.uk/register/ or by contacting the FCA 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: Eden Associates, 41 London Road, Reigate, Surrey, , RH2 9RJ, (FCA Reference: 459616)

By Phone: Telephone: 0845 241 3749

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

Insurance advising and arranging is covered for 90% of the claim with no upper limit [or]

[or]

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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