

keyfacts

ABOUT OUR INSURANCE SERVICES

Bryan James & Co. Ltd, also trading as Brass Band Insurance Services and Musicians Insurance Services.
Registered Office: 312 High Street, Harlington, Hayes, Middlesex, UB3 5BT. Registered Number: 1758910

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 the information to decide if our services are right for you.

2. Whose products do we offer?

As BBIS we offer a limited number of insurance products for Brass Bands and individual clients from a single insurer.

As Bryan James/Musicians Insurance Services we offer products from a range of insurers for Commercial, Private Motor and Household Insurance and we offer products from a limited number of insurers for Travel Insurance and Musical Instrument Insurance.

A full list of insurers is available on request.

3. Which service will we provide you with?

Bryan James & Co. will advise and make a recommendation for you after we have assessed your needs for Commercial and Personal Lines Insurance.

BBIS branded products are underwritten by Aviva.

4. What will you have to pay us for our services?

A fee. Premiums charged by insurers include an element of commission payable to us. Where we negotiate a policy at Net Rates, a fee, normally equivalent to a maximum of 17.5%, will be added to the premium payable. Any fee payable will be negotiated and agreed prior to commencing work on your insurance requirements and they will be specified in your quotation for the particular policy. In addition we may charge a small fee, in certain circumstances, for mid term adjustment/duplicate documentation and for cheques not honoured by the bank. Any fee payable will be advised and agreed prior to any adjustment/duplication request received.

5. Who regulates us?

Bryan James & Co. Ltd, 312 High Street, Harlington, Hayes, Middlesex, UB3 5BT, incorporating Brass Band Insurance Services and Musicians Insurance Services, is authorised and regulated by the Financial Services Authority. Our registration number is 303240.

Our permitted business is to advise and arrange non investment insurance contracts.

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 Compliance Officer, Bryan James & Co. Ltd, 312 High Street, Harlington, Hayes, Middlesex, UB3 5BT.

...by phone Telephone 020 8754 8754

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 £2000 and 90% of the remainder of the claim, without any upper limit.

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