

5. Who regulates us?




The More Group Ltd, Registered Address: c/o Laytons Solicitors, Carmelite, 50 Victoria Embankment, London EC4Y 0LS is authorised and regulated by the Financial Services Authority. Our FSA Firm Registration number is 300817.

The More Group Ltd's permitted business is advising on and arranging non-investment insurance contracts and advising on and arranging mortgages.

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:

 The Director, The More Group Ltd, PO Box 409 Potters Bar Herts EN6 9AG
 020 8365 3247
 complaint@themoregroup.co.uk

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)?

Insurance

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 £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

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. Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000. Further information about the compensation scheme arrangements is available from the FSCS.

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3. Which service will we provide you with?	
Insurance	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for life assurance, mortgage protection, critical illness cover, family income benefit, permanent health insurance private medical insurance, accident, sickness and unemployment insurance, mortgage payment protection insurance and buildings and contents insurance.
<input type="checkbox"/>	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.
Mortgages	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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	
<input type="checkbox"/>	A fee.
<input checked="" type="checkbox"/>	No fee.
You will receive a quotation which will tell you about any fees relating to any particular insurance policy.	
Mortgages	
<input type="checkbox"/>	No fee.
<input checked="" type="checkbox"/>	An administration fee of £150 payable at the outset and a fee of up to 2% of the mortgage loan on completion. For example, if your mortgage advance is £100,000, our fee will normally be £2000 payable on completion of the mortgage. We will also be paid commission from the chosen lender.
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:	
<input checked="" type="checkbox"/>	A full refund if the lender rejects your application.
<input checked="" type="checkbox"/>	A full refund if you decide not to take out a mortgage.

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about our services

The More Group Ltd
PO Box 409
Potters Bar
Herts EN6 9AG



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 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 life assurance, mortgage protection, critical illness cover, family income benefit, permanent health insurance and private medical insurance.



We only offer products from a limited number of insurers for household (buildings and contents) insurance. Ask us for a list of insurers we offer products from.



We only offer products from Assurant Insurance Company Ltd for accident, sickness and unemployment insurance, and we only offer products from Lloyds of London for Mortgage Payment Protection Insurance.

Mortgages



We offer mortgages from the whole market.



We 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

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