



 keyfacts

®

about our services and costs 

Brilliant Advice Ltd

Brilliant House

14 Mill Green

Congleton

CW12 1JG

<b>1.</b>	<b>The Financial Services Authority (FSA)</b>
	The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA 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.
<b>2.</b>	<b>Whose products do we offer?</b>
	<b>Insurance</b>
	<input type="checkbox"/> We offer products from a range of insurers.
	<input checked="" type="checkbox"/> We can only offer products from a limited number of insurers for buildings and contents insurance, income protection and accident, sickness and unemployment insurance. Ask us for a list of insurers we offer insurance from.
	<input checked="" type="checkbox"/> We can only offer products from Zurich Assurance for life assurance and critical illness cover.
	<b>Mortgages</b>
	<input checked="" type="checkbox"/> We offer mortgages from the whole market.
	<input type="checkbox"/> We only offer mortgages from a limited number of lenders.
	<input type="checkbox"/> We only offer mortgages from a single lender.
<b>3.</b>	<b>Which service will we provide you with?</b>
	<b>Insurance</b>
	<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.
	<b>Mortgages</b>
	<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.
<b>4.</b>	<b>What will you have to pay us for our services?</b>
	<b>Insurance</b>
	<input type="checkbox"/> A fee
	<input checked="" type="checkbox"/> No fee
	You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
	<b>Mortgages</b>
	<input checked="" type="checkbox"/> No fee. We will be paid by commission from the lender.
	<input type="checkbox"/> A fee
	You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

<b>5.</b>	<b>Who regulates us?</b>
	Brilliant Advice Ltd is an appointed representative of Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN, which is authorised and regulated by the Financial Services Authority. Openwork Limited's FSA Register number is 408285.
	Openwork Limited's permitted business is advising on and arranging mortgages and general and pure protection insurance. You can check this on the FSA's Register by visiting the FSA's website <a href="http://www.fsa.gov.uk/register">www.fsa.gov.uk/register</a> or by contacting the FSA on 0845 606 1234.
<b>6.</b>	<b>Ownership</b>
	Openwork Limited's ultimate parent company is Zurich Financial Services, which is incorporated in Switzerland. Zurich Financial Services also owns Zurich Assurance, Zurich Insurance and Sterling ISA Managers Limited.
<b>7.</b>	<b>What to do if you have a complaint</b>
	If you wish to register a complaint, please contact us:
...in writing	Write to: Complaints Management Team, Openwork Limited, TriCentre 3, New Bridge Square, Swindon, SN1 1HN
...by phone	Telephone 0870 608 2550
	Summary details of our internal complaint handling procedures are available on request from the Complaints Management Team. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
<b>8.</b>	<b>Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>
	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.
	<b>Insurance</b>
	Insurance advising and arranging is covered for 90% of the claim, without any upper limit.
	<b>Mortgages</b>
	Mortgage advising and arranging is covered up to a maximum limit of £50,000.
	Further information about compensation scheme arrangements is available from the FSCS.