

About our insurance services

Birmingham Midshires is a trading name of Halifax General Insurance Services Limited

Halifax General Insurance Services Limited
Trinity Road
Halifax
West Yorkshire
HX1 2RG

1. Whose products do we offer?

We only offer products from the following insurers:
Home Insurance – St Andrew's Insurance plc.
Home Emergency cover – Inter Partner Assistance.
Legal Expenses cover – DAS Legal Expenses Insurance Company Limited.

2. Which service will we provide you with?

You will not receive advice or a recommendation from us for household insurance. We ask some questions to narrow down the selection of products we will provide details on. You will then need to make your own choice about how to proceed.

3. What will you have to pay us for this service?

We will not charge any fees for advising and arranging this insurance.

4. Who regulates us?

We are authorised and regulated by the Financial Services Authority. Our FSA Register number is 309513.

Our permitted business is selling and administering general insurance contracts.

You can check this information 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.

5. Ownership

Halifax General Insurance Services Limited and St Andrew's Insurance plc are both members of the HBOS Group.

6. What to do if you have a complaint

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

...in writing:

Write to: Halifax General Insurance Services Limited
Complaints Unit
PO Box 320
Trinity Road
Halifax
HX1 2RG

...by phone

Telephone: 0845 602 3722

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

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

8. Client money

Where we or our appointed representative receive or hold premiums, premium refunds or claims payments when arranging or administering any insurance for you, we or our appointed representative will hold that money as agent for the insurer providing the insurance