



about our services

Rest Eazy Limited

**10 Seaward Place, Glasgow, G3
7RW**

Last Updated: 04/11/09

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer non investment insurance products such as mortgage protection and term assurance from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer

3. Which service will we provide you with?

Insurance

- 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 will you have to pay us for our services?

Insurance

- A fee.
- No fee.

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

5. Who regulates us?

Rest Eazy Limited, 10 Seaward Place, Glasgow, G3 7RW is an appointed representative of Johnston Gray & Wardrop Limited, 17 Fitzroy Place, Glasgow, G3 7RW who are authorised and regulated by the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London. Their FSA Register number is 165729

Our permitted business is advising on and arranging 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 The Compliance Officer

Johnston Gray & Wardrop Limited,

17 Fitzroy Place, Glasgow, G3 7RW.

By phone: Telephone 0141 226 3184

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 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.