

Initial Disclosure Document

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?
We only offer products from a limited number of companies. Ask for a list of the companies we offer products from.
3. Which service will we provide you with?
We will advise and make a recommendation for you after we have assessed your needs.
4. What will you have to pay us for this service?
No fee
5. Who regulates us?
Frank G Gates Ltd is authorised and regulated by the Financial Services Authority.
Our FSA Register number is: 311218
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 Frank G Gates Ltd, 33 High Street, Epping, Essex, CM16 4BA.
By phone: 01992 572281.
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.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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