

## **P J Hayman & Company Limited trading as Karma**

### **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?**

We offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.

### **3. Which service will we provide you with?**

You will not receive advice or a recommendation from us in relation to the products we offer. 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?**

We receive our remuneration in the form of commission and administration fees from the insurance companies.

### **5. Refund of Premium**

If you, or your client, cancels the policy, we will make a refund in accordance with the policy conditions.

### **6. Who Regulates us?**

Karma Insurance is a trading name of P J Hayman & Company Limited who are authorised and regulated by the Financial Services Authority. Their FSA register number is 497103.

Our permitted business is arranging and advising on general insurance contracts.

You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0300 500 5000.

### **7. Ownership**

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

### **8. What to do if you have a complaint?**

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

In writing to:-

The Managing Director, P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire, PO9 6DX  
or by telephoning - 023 9241 9002.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

### **9. 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 cover provides protection for 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## **Remember**

Karma – Cover with a Conscience

The average family throws out six trees in packaging and waste paper every year – please respect our environment and be green by example, only print this information, E-mail and attachments if you have to. Thank you.

For every £1.00 you spend with Karma helps the **World Land Trust** to conserve our environment.