



**15 December 2015**

**MEDIA INFORMATION**

**Consumers could be in line for compensation after FSCS declares 24 firms in default**

Consumers could get back money they have lost as a result of their dealings with any of the 24 financial firms (listed below) the Financial Services Compensation Scheme (FSCS) has recently declared in default.

FSCS is the UK's statutory compensation scheme for customers of regulated financial services firms. A declaration of default means FSCS is satisfied a firm is unable to pay claims for compensation made against it. This opens the way for customers of that firm to make a claim for compensation.

Mark Oakes, Head of Communications at FSCS said: "FSCS protects consumers around the UK when authorised financial services firms cease trading. It protects your deposits, investments, home finance and insurance, and it's free for consumers to use. Our message to anyone who believes that they may be owed money as a result of their dealings with any of these firms is please get in touch, as we may be able to help you."

Since its inception, FSCS has helped over 4.5m people, paying out more than £26bn in compensation.

If you wish to make a claim with FSCS, contact their Customer Services Team on 0800 678 1100 or 020 7741 4100. You can also email them at [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

For the latest FSCS news and information visit [www.fscs.org.uk](http://www.fscs.org.uk) or follow [@FSCS News](https://twitter.com/FSCS_News).

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## Declarations by FSCS

From 1 September to 31 October 2015

### EAST

#### General Insurance

**Reynolds Motor Company**, UNIT B/A, DOVERS CORNER INDUSTRIAL ESTATE, NEW ROAD, RAINHAM, ESSEX RM13 8QT

#### Investments

**George Clapinski t/a Medical Assurance Bureau (East Anglia)**, 7D HIGH STREET, FENSTANTON HUNTINGDON, CAMBRIDGESHIRE PE28 9LQ

### MIDLANDS

#### General Insurance

**Catchacar.Com Limited**, 1-2 NORTH END, SWINESHEAD, BOSTON, LINCOLNSHIRE PE20 3LR

**Ivy Bush Securities Limited**, 22 PEMBERTON STREET, BIRMINGHAM, WEST MIDLANDS

B18 6NY

#### Investments

**Wealth Management Tax Matters Limited**, TRINITY HOUSE, 223 LONDON ROAD, WORCESTER WR5 2JG

### NORTH EAST

#### General Insurance

**Crown Financial Solutions**, 4 ADELAIDE STREET, BISHOP AUCKLAND, COUNTY DURHAM

DL14 7BD

**Haws & Barkers (Kia) Limited**, BARKERS OF OAKWOOD, LOW STREET, SOUTH MILFORD, LEEDS, WEST YORKSHIRE LS25 5AS

#### Home Finance

**Boothferry Consultants Limited formerly Townends Financial Consultants Limited**, 6 CARLISLE STREET, GOOLE, NORTH HUMBERSIDE DN14 5DU

#### Investments

**Remnart Agencies Limited formerly Capital & Investment Brokers Limited**, MARLBOROUGH HOUSE, 99 PRINCES AVENUE, HULL, NORTH HUMBERSIDE HU5 3QP

#### Life and Pensions

**Mortgage Zone Financial Services Limited**, 26-28 MAIN STREET, MEXBOROUGH, SOUTH YORKSHIRE S64 9DW

**The Pensions Office Limited**, BIRCH LEA, HOLLOW MEADOWS, SHEFFIELD, SOUTH YORKSHIRE S6 6GH

### NORTH WEST

## **General Insurance**

**BBH Shelter Limited**, SUITE 6 MARWOOD BUILDING, RIVERSIDE PARK,  
BROMBOROUGH, WIRRAL CH62 3QX

**BRH Financial Services**, 269 HELMSHORE ROAD, HASLINGDEN, ROSSENDALE,  
LANCASHIRE BB4 4DJ

## **Home Finance**

**JCH Insurance Brokers Limited**, 8 UPTON ROAD, CLAUGHTON, WIRRAL, MERSEYSIDE  
CH41 0DF

**Triangle Mortgage Solutions Limited**, RED HILL HOUSE, HOPE STREET, CHESTER,  
CHESHIRE CH4 8BU

## **SCOTLAND**

### **Home Finance**

**Dick Hands Limited**, UNIT GF5, OLD MILL, BROWN STREET, DUNDEE DD1 5ED

## **SOUTH EAST**

### **Home Finance**

**Fil No 4 Limited (formerly Fuel Investments Limited, Fuel Investments Group Limited)**,  
EVE HOUSE, ADAMS WALK, EDEN STREET, KINGSTON UPON THAMES, SURREY KT1  
1DF

### **Investments**

**Wilkins Kennedy Financial Solutions Limited formerly Chartered Investments Limited**,  
GLADSTONE HOUSE, 77-79 HIGH STREET, EGHAM, SURREY TW20 9HY

### **Life and Pensions**

**C.I.B (Life & Pensions) Limited**, 3RD FLOOR, BETA HOUSE, LASER QUAY, CULPEPER  
CLOSE, ROCHESTER ME2 4HU

**SBA Financial Limited**, MICHELMERSH BARN, ST CLAIR'S FARM, WICKHAM ROAD,  
DROXFORD, HAMPSHIRE SO32 3PW

## **SOUTH WEST**

### **General Insurance**

**V & J Superbikes Limited**, 43-45 EAST REACH, TAUNTON, SOMERSET TA1 3ES

### **Investments**

**Russell Nash Consultants Limited**, 1ST FLOOR CONSULTANTS, 4 BARING CRESCENT,  
EXETER, DEVON EX1 1TL

### **Life and Pensions**

**HFSS Limited formerly Heliting Financial Services Limited**, 15 CHRISTCHURCH ROAD,  
BOURNEMOUTH, DORSET BH1 3LB

## **WALES**

### **Life and Pensions**

**G.M Jones L.P Limited**, PIPPIN HOUSE, 2 PIPPIN LANE, ROSSETT, WREXHAM LL12 0BJ

#### **Notes to Editors:**

##### **1. About FSCS**

FSCS is the UK's statutory compensation scheme for customers of authorised financial services firms. It was set up by Government in 2001 and is funded by the financial services industry. FSCS protects investment business, deposits, home finance (mortgage) advice, general insurance and insurance broking. FSCS can pay for financial loss if a firm is unable, or likely to be unable, to pay claims against it. The following limits apply: up to £50,000 in compensation per person per firm for investments and home finance (for claims against firms declared in default from 1 January 2010), for general insurance advice and arranging claims 90% of the claim is protected with no upper limit. Compulsory insurance is 100% (for business conducted on or after 14 January 2005). For more details visit our [Insurance Limits](#) page.

FSCS is an independent body, set up under the Financial Services and Markets Act 2000 (FSMA), and does not charge individual consumers for using its services.

##### **2. Declaring a firm in default**

Before FSCS can pay compensation it must be satisfied that a firm does not have sufficient assets to meet claims. It describes this as being 'in default'. The Scheme will declare a firm in default if:

- it has received at least one claim; and
- it is satisfied that the firm is unable (or likely to be unable) to pay claims against it.

FSCS is required to do this before it can pay compensation to eligible claimants.

Declaring a firm in default allows consumers who believe they may have lost money as a result of their dealings with that firm to apply to the Scheme.

##### **3. Authorised firms**

Dealing with a Financial Conduct Authority (FCA) or Prudential Regulation Authority (PRA) authorised firms gives consumers access to the Financial Ombudsman Service (FOS) and FSCS. Consumers can check that the firm they are dealing with is authorised by using the FCA's Financial Services Register found here:

<http://www.fca.org.uk/firms/systems-reporting/register>

##### **4. Broadcast media**

An ISDN line is available if you are interested in arranging a radio interview with FSCS' CEO. Please get in touch on **020 7375 8316** to arrange a suitable time and date.