

TERMS OF BUSINESS- BOND OF CAUTION

Wilson & Fish Solicitors (a trading style of Wilson McKendrick Solicitors Limited registered in Scotland No. SO455450 having its registered office and principal place of business at Queens House, 29 St. Vincent Place, Glasgow G1 2DT) ("the Firm") is an ancillary insurance intermediary as defined under the Law Society of Scotland Practice Rule C2: Incidental Financial Business.

The Firm is not authorised by the Financial Conduct Authority. However, the Firm is included on the Register maintained by the Financial Conduct Authority so that we can carry on insurance distribution activity, which is broadly the advising on, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong is regulated by the Law Society of Scotland. The FCA Register can be accessed via the Financial Conduct Authority website at [fca.gov.uk/register](https://www.fca.gov.uk/register).

The Firm's status as an ancillary insurance intermediary as listed on the FCA's Register can be checked by visiting the FCA's website [fca.gov.uk](https://www.fca.gov.uk) or by telephoning the FCA on 08466069966.

The Firm has no holding, direct or indirect, representing more than 10% of the voting rights or the capital in any Financial Services or Insurance company.

No Financial Services or Insurance company or parent of a Financial Services or Insurance company has a holding, direct or indirect, representing more than 10% of the voting rights or of the capital in the Firm.

The contract of insurance provided by the Firm has been selected from a single insurance company. The Firm is not contractually obliged to conduct insurance distribution in this way.

This Firm has Professional Indemnity Insurance under the Law Society of Scotland's Master Policy. The current level of indemnity under the Master Policy is £2m per claim. This Firm is also covered by the Scottish Solicitors' Guarantee Fund which is a fund established under Section 42 of the Solicitors (Scotland) Act 1980 for the purposes of making grants in order to compensate persons who, in the opinion of the Council of the Law Society of Scotland have suffered pecuniary loss by reason of dishonesty on the part of a Scottish Solicitor in connection with the practice of the solicitor.

Any complaint which you may have about the service provided by this Firm should be directed to the Client Relations Partner Mark Wilson within the Firm. You also have a right to complain to the Scottish Legal Complaints Commission, the Stamp Office – 10-14 Waterloo Place, Edinburgh EH1 3EG, Telephone 0131 201 2130 and website [scottishlegalcomplaint.com](https://www.scottishlegalcomplaint.com).

These terms and this statement of needs should be read in conjunction with Wilson & Fish Solicitors General Terms of Business which can be viewed on our website at <https://www.wilsonandfish.co.uk/terms-of-business-bond-of-caution.html>

Statement of Needs & Demands

Wilson & Fish Solicitors has recommended that you take out an insurance contract known as a Bond of Caution with CLS Risk Solutions Limited

Your demands and needs in respect of this insurance contract are that you wish to obtain a grant of Confirmation in respect of an estate in Scotland. Bonds of Caution are a compulsory requirement of law in certain circumstances and not a matter of choice upon which we can make, or do make, any recommendations.

Wilson & Fish Solicitors have made this recommendation from a single insurance company as we only deal with CLS Insurance Risk Limited for the provision of Bonds of Caution.

We are not remunerated for this insurance advice/arrangements/sale in any manner.