

## ABOUT OUR INSURANCE SERVICES

### The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products, it explains the service you are being offered and how you will pay for it. You should use this document to decide if our services are right for you.

#### 1. Whose products do we offer?

- We offer products from a range of insurers for Life and Critical Illness policies.
- You may be offered cover with any of the following insurance companies dependent on your needs: Aviva, Beagle Street, HSBC, Legal & General, Quotemehappy.com, Zurich, Virgin Money.

#### 2. Which service will we provide you with?

- We are an intermediary acting on your behalf and can provide you with advice which is based on a fair analysis of the market and offer you a personal recommendation 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.

#### 3. What you will have to pay us for our services?

- A fee.
- No fee.

We arrange and administer your policy with your chosen insurer on your behalf and you do not pay us an upfront fee for doing this. We receive commission from the insurer which is a percentage of your total premium for doing this.

You will receive a quotation, which will tell you about any specific charges related to the insurance policy we arrange for you.

#### 4. Who regulates us?

LifeSearch Limited, 11-21 Paul Street, London, EC2A 4JU, is an Appointed Representative of LifeSearch Partners Limited, who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number 656479.

Our permitted business is administering, advising on and arranging non-investment insurance contracts.

You can check this on the FCA's Register by visiting: the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768.

#### 5. What to do if you have a complaint

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

##### Write to:

The Compliance Officer  
LifeSearch Partners Limited  
11-21 Paul Street  
London, EC2A 4JU

**Telephone:** 0203 764 0148

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### 6. 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.

Further information about compensation scheme arrangements is available from the FSCS. You can find out more about FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100

#### 7. How we pay our colleagues

Our LifeSearchers receive a salary and may receive a separate annual bonus on the overall performance of the business. They may also receive additional, regular bonuses which could relate to their quality, sales performance and/or delivery of business objectives.