



about our services



**Victoria House
Victoria Road
Aldershot
Hampshire
GU11 1EJ**

1. The Financial Conduct Authority (FCA)

The FCA 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?

Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness Insurance, Private Medical Insurance, Income Protection Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
- We only offer products from a limited number of insurers.
- We only offer products from Aviva in respect of Motor Insurance.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
- You will not receive advice or a recommendation from us in relation to, Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance or motor insurance. 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?

Insurance

- A fee.
- No fee. We will be paid commission by the provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Freedom To Insure (which is a trading style of UK Protected Limited), Victoria House, Victoria Road, Hampshire GU11 1EJ is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 491095.

Our permitted business is arranging non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on **0800 111 6768**.

6. What to do if you have a complaint

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

In writing: Write to **Freedom To Insure, Victoria House, Victoria Road, Hampshire GU11 1EJ**

By phone: Telephone: 0800 288 9141

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

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance (i.e motor insurance), insurance arranging is covered for 100% of the claim, without any upper limit.

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