



Assure-U Ltd

## About our insurance services

Three Elms Office  
Harts Lane  
Ardleigh  
Colchester  
Essex  
CO7 7QH

### 1. The Financial Services Authority (FSA)

The FSA 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?

- We offer products a range of insurers for Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance, Travel Insurance, Motor Insurance, Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

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

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

- A fee.
- No fee for Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance, Travel Insurance, Motor Insurance, Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance.

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

### 5. Who regulates us?

Assure-U Ltd, Three Elms Office, Harts Lane, Ardleigh, Colchester, Essex, CO7 7QH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 450500.

Our permitted business is advising on and arranging insurances such as Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance, Travel Insurance,

Motor Insurance, Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance and Permanent Health Insurance.

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 0845 606 1234.

## **6. What to do if you have a complaint**

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

In writing to: The Compliance Manager, Assure-U Ltd, Three Elms Office, Harts Lane,  
Ardleigh, Colchester, Essex, CO7 7QH.

By phone: Telephone: 0871 200 2402

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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

# Assure-U Ltd

## Our Terms of Business

### **Commencement of Terms of Business**

The Financial Services and Markets Act 2000, requires that we explain the main aspects of the way we operate, and how this affects you, the client. This Terms of Business Letter will be effective from the date of receipt but may be amended by us following any initial interview intended to ascertain your current financial situation, objectives, and attitude to financial risk. Any such amended Terms of Business Letter will be sent to you within 10 working days of that interview. However, irrespective of any amendments arising from such interviews, we reserve the right to amend the terms of this letter without your consent, but we will give at least 10 business days notice before conducting relevant business, unless we consider it to be impracticable to do so under the circumstances at that time.

### **Client Monies**

WE DO NOT HANDLE CLIENT MONIES. All cheques for premiums of any kind must be made payable to the Insurance Company or other relevant Companies.

### **Insurance Objectives**

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any instructions you wish to make regarding the type of insurance policies you are willing to consider. Details of your stated objectives will be included in the Needs and Demands Letter we issue to you confirming the reasons for our recommendations.

### **Client Classification**

The FSA has a number of different classifications of client, which have differing levels of regulatory protection. We believe in providing our clients with full regulatory protection and we have, therefore, classified you as follows in respect of the following types of business.

Insurance Business: A Retail Client (Consumer and commercial customer)

### **Services which are not regulated by the Financial Services Authority**

Some of the services provided by us may be not regulated by FSA since they are not included within the Financial Services and Markets Act 2000. Where we intend to provide advice in relation to unregulated activities, we will confirm to you what these services are and the fact that they are not regulated by the Financial Services Authority.

### **Client Relations**

When you have instructed us to arrange a specific contract or contracts no further advice will be given unless it is requested by yourself or we have an agreement confirmed in writing to provide periodic reviews. We will, however, if no agreement is in place be pleased to advise you at any time should you require further assistance.

### **Personal Interests**

Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

### **Calls**

In addition to making calls at your express invitation, we may call on you at intervals to review your requirements. This will not affect any statutory right of cancellation you may have. Calls will not be made on a Sunday or between 9pm and 9am on any other day.

### **Advice and Instructions**

Any advice given to you by us shall be in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or

computerised records relating to your transactions. We reserve the right to withhold copies of these records if information pertaining to other parties would be disclosed.

**Right to withdraw**

Once your new product has been purchased, you may have a statutory right of cancellation, details of which will be given to you.

**Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

**Law**

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English.

**Data Protection**

Information provided by you may be held, processed, disclosed and used by ourselves, professional advisers and any associated companies in servicing our relationship with you. However, strict confidentiality will be maintained at all times. It is understood that, unless you notify us otherwise, you agree to the storage, use and disclosure of such information. This information may be disclosed to third party product providers, insurers or in the course of providing our analysis and servicing of our relationship with you. You also agree that for the purposes described above your data may be transferred to countries outside the European Economic Area. We may use and analyse your data, including the nature of your transactions, to provide you with information by post, telephone, fax or e-mail to service and update you, If you would prefer to be excluded from these services, please write to us at the company address on this Agreement.

**UK Money Laundering Regulations**

We are obliged to conform with the Proceeds of Crime Act 2002 and Money Laundering Regulations 2003 and also adhere to the guidance notes from the Joint Money Laundering Steering Group which requires financial institutions to verify the identity and place of residence of each customer. We will also request that you inform us how any monies were obtained/accumulated. This process may require sight of certain documentation. If you provide false or inaccurate information and we suspect fraud or money laundering we will record this. We may not forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay in arranging a product where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you.

Date given to Customer (DD/MM/YY)	
Signed (Advisor)	
Print Name (Advisor)	

Date given to Customer (DD/MM/YY)	
Signed (Customer 1)	
Print Name (Customer 1)	
Signed (Customer 2)	
Print Name (Customer 2)	