

## ABOUT OUR INSURANCE SERVICES & COSTS

### The Financial Conduct Authority

The FCA is the independent watchdog that regulates financial services. Use the information below 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, Critical and Income Protection Policies.
- We offer products from a range of insurers for Private Health Care.

#### 2. Our Services

For **protection and insurance contracts** we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, whole of life products, income protection, critical illness & private medical insurance

#### 3. The Cost of our Services

We **do not charge a fee** for these services as we will receive commission from the policy provider/insurer.

#### 4. Our Ethical Policy

We are committed to providing the highest standard of **advice and** service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

#### 5. Who regulates us?

BQI Protection Ltd (810483), Sixth Floor, North Wing, 12 Sheep Street, Wellingborough, NN8 1BL, is an Appointed Representative of BQI Group Limited who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number 456214.

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

#### 6. Client Verification

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

#### 7. What to do if you have a complaint?

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

Write to: Sean Quinn, Sixth Floor, North Wing, 12 Sheep Street, Wellingborough, Northamptonshire, NN8 1BL.

Telephone: 01604 498300

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567.

#### 8. 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 for the claim.

Insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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

#### 9. Law

This agreement is governed and shall be construed in accordance with the Law of **England & Scotland** and the parties shall submit to the exclusive jurisdiction of the **English & Scottish** Courts.

#### 10. Force Majeure

BQI Protection Limited shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.