

Your Life Solutions Ltd; (Trading as Your Life Protected)

Address: Nexus House, 139 High Street, Portishead, Bristol, BS20 6PY

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Who are we and what do we do?

Your Life Protected is a Protection Broker which specialises arranging Life Insurance & Pure Protection policies for clients with pre-existing medical conditions, we work with a range of Insurers in the UK.

Your Life Solutions Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. Your Life Solutions Ltd is entered on the Financial Services Register (www.fca.org.uk/register) under reference 554207.

What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- Personal & Family Protection, for example a Life Insurance or Critical Illness Policies
- General Insurance, for example Accident Sickness & Unemployment policies

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation(s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all our recommendation(s), we will then implement them and arrange any products and/or related services on your behalf.

Further details about these and other related services we provide are contained in the pages below. This also confirms their typical cost and how you can pay us for them.

IMPORTANT INFORMATION

Before you consider our services in more detail, we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided, the cost and how it can be paid for. A copy of our standard Client Agreement is available on request.

We will not advise you if you are experiencing difficulties managing debt. Free help and advice about managing your debts is available by contacting the Money and Pensions Service via its website; www.moneyandpensionsservice.org.uk

INFORMATION ABOUT OUR INSURANCE SERVICES

Personal and Family Protection

We are insurance intermediaries who offer products based on a fair and personal analysis of the market for, Life Assurance, Critical Illness Cover, and Income Protection Insurance.

General Insurance

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Buildings & Contents, Accident Sickness & Unemployment and Private Medical Insurance.

How much do we charge for our insurance services?

We do not charge a fee for advice and arranging an insurance product. We will receive commission from the insurer, and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any insurance policy we arrange for you.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product providers, for arranging insurance contracts on your behalf.

WHAT HAPPENS IF YOU HAVE A COMPLAINT?

If you are unhappy with the service, you have received or a product we have arranged on your behalf, a copy of our complaint's procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint, please contact us either in writing to:

Complaints, Your Life Solutions Ltd, Nexus House 139 High Street, Portishead, Bristol, BS20 6PY

or by e-mail: info@yourlifeprotected.co.uk ; or by telephone: 01275404268

If we are unable to settle your complaint or you are unhappy with our response, the Financial Ombudsman Service may be able to help. We will explain how at that point.

Further information about the Financial Ombudsman Service is available on their website www.financial-ombudsman.org.uk or by calling them on **0800 0234567**

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

Long Term Insurance Contracts:

Arranging and advising on long term insurance contracts (e.g. a life insurance or critical illness policy) is covered for 100% of the claim without upper limit.

General Insurance Contracts:

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

Mortgages & Equity Release Products:

Arranging and advising on mortgages and equity release products is covered up to a maximum limit of £85,000 per person per firm.

Further information about the FSCS is available from their website: www.fscs.org.uk