



**The Business Village
Innovation Way
Barnsley
S75 1JL
Tel/Fax: 01226 208601
Mobile: 07973314493**

1. THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

The Insurance Distribution Directive requires intermediary firms to confirm whether they are representing the customer or acting on behalf of an insurer. In most circumstances firms will be acting on behalf of the customer.

2. WHO WE ARE

We are an insurance intermediary that is acting on your behalf when delivering our services to you. You should use this information provided within this document to decide if our services are right for you.

3. WHO'S PRODUCTS DO WE OFFER?

We offer Term Assurance, Mortgage Payment Protection Insurance, Critical Illness, Health Insurance, Buildings & Contents Insurance products and other types of non-investment insurances please ask us for a list of the providers

4. WHAT SERVICES WILL WE OFFER?

Personal Recommendations

We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of non-investment insurance contracts.

We will make a personal recommendation after we have assessed your needs and circumstances. We can only offer products based on an analysis of a limited number of Insurers for all types of non-investment insurance contracts.

A list of the insurers we offer products from is as follows:-

- Vitality
- LV
- AIG
- Legal & General
- Scottish Provident
- Aviva

We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of non-investment insurance contracts other than

None-personalised recommendations

We will provide you with guidance that will help you to choose non-investment insurance contracts that may be suitable for your needs and circumstances, although we will not provide a recommendation or advice on whether particular contracts are suitable for you or your individual circumstances. We offer products based on a fair analysis for all types of non-investment insurance contracts.

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A list of the insurers we offer products from is as follows:-

You will not receive advice or a personal 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.

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5. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

You will pay for our services on the basis of:

- We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the Insurer, which will be paid to us after the policy has started

6. WHAT WILL HAPPEN IF YOU CANCEL ANY INSURANCE CONTRACT

You will pay for our services on the basis of:

If you cancel any insurance contract that we have arranged for you where we have been paid by commission, we will charge you a fee to pay for the services that have already been provided to you. This amount will be to replace any commission reclaimed by the Insurer. There will be no fee charged for any insurance contracts cancelled during the statutory cooling off period of any plans arranged for you.

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

CONFLICTS OF INTEREST

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

WHO REGULATES US?

24-7 Mortgages is authorised and regulated by the Financial Conduct Authority.

Our FCA Register number is [474912](#), you can check this on the FCA's Register by visiting the FCA's

Our permitted business activities are:

- advising on and arranging Mortgages

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- Arranging (bringing about) regulated mortgage contracts;
- Making arrangements with a view to regulated mortgage contracts, and
- Non-Investment Insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Free phone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

WHAT DO YOU DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint, please **write** to 24-7 Mortgages

In writing: 24-7 Mortgages The Business Village Innovation Way, Barnsley S75 1JL

By phone: 07973314493

By e-mail: kevin@24-7mortgages.co.uk

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

ARE WE COVERED BY THE FINANCIAL SERVICES COMENSATION SCHEME?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim.

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

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

MEANS OF COMMUNICATION

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in **English**.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

ENDING YOUR RELATIONSHIP WITH US

You or we may terminate this agreement to act on your behalf at any time. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination in accordance with the charges as laid out in the payments section (What will you have to pay us for our services) of this agreement.

CLIENT DECLARATION

This document confirms the services offered by [insert name of firm] and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date