

## About our insurance services

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### 1. The Financial Conduct Authority

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The FCA is the independent watchdog that regulates financial services. Use the information contained in this document to decide if our services are right for you.

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### 2. Whose Products do we offer

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- We can offer products from a range of different insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer for life insurance. We will inform you of the main details of the cover and any significant exclusions. Cover is provided on the basis of the information you have supplied.

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

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- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a 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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### 4. What will you have to pay us for our services?

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- A fee
- No fee

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

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## 5. Who regulates us?

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LifeShield Insurance Services Limited is an appointed representative of Compass Underwriting Limited. Registered office: 50 Mark Lane, London, EC3R 7QR which is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 304908.

Compass Underwriting Limited's permitted business is arranging and administering non-investment insurance policies.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 111 6768.

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

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

**...in writing:** Customer Service Manager  
Compass Underwriting Limited  
50 Mark Lane  
London EC3R 7QR

**...by phone:** 0800 032 7775

**...by email:** [info@compassuw.co.uk](mailto:info@compassuw.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### Online Dispute Resolution

Alternatively, If you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by going to the following link: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

This does not affect your right to submit your complaint following the process above.

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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 90% of the claim, without any upper limit.

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