



about our insurance services

Sandy Farm Business Centre
The Sands
Farnham
Surrey
GU10 1PX

1. The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. This document explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers.
We can only offer products from a limited number of insurers for term life assurance, term critical illness insurance, non investment whole of life insurance, income protection insurance, buildings & contents insurance and accident, sickness & unemployment insurance.
Ask us for a list of the insurers we offer insurance from.
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 - We can only offer term serious illness cover products from Vitality Life. We can only offer personal accident insurance from April UK.
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3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term life assurance, term critical illness insurance, term serious illness insurance, non-investment whole of life insurance, income protection insurance, buildings & contents insurance, accident, sickness & unemployment insurance, personal accident insurance.
 - 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?

Insurance

- A fee
- No fee

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

5. Who regulates us?

Life Security Finance is an appointed representative of Surrey Downs Financial Services Limited, Sandy Farm Business Centre, The Sands, Farnham, Surrey, GU10 1PX, which is authorised and regulated by the Financial Conduct Authority. Surrey Downs Financial Services Limited's Financial Conduct Authority Register number is 787019.

Surrey Downs Financial Services Limited's permitted business is advising on investments, pensions, protection and financial planning contracts.

You can check this on the [Financial Services Register](#) by visiting the Financial Conduct Authority's website www.fca.org.uk/firms/systems-reporting/register or by contacting the Financial Conduct Authority on 0800 111 6768 (freephone)

6. Data Protection

The information you have provided is subject to the General Data Protection Regulation (GDPR). By signing this document, you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us, or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01483 338 678 or in writing at Life Security Finance, c/o Surrey Downs Financial Services Limited, Sandy Farm Business Centre, Farnham, Surrey, GU10 1PX.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

In line with the requirements of the Markets in Financial Instruments Directive (MiFID II) and as a client of the Firm we reserve the right to make record of telephone exchanges you may have with a member of the Firm. This may be a manual, electronic or via call recording.

Further details relating to this matter are contained within our Customer Private Notice which should be read alongside this Agreement.

We reserve the Right to alter these Terms as required by Legislation.

7. What to do if you have a complaint

What to do if you have a complaint?

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

.....in writing: Complaints Department, Life Security Finance, c/o Surrey Downs
Financial Services Ltd, Sandy Farm Business Centre, The Sands,
Farnham, Surrey, GU10 1PX

.....by phone: Telephone: 01483 338 678

....by email: complaints@surreydowns-fs.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

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 of the claim.

Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit

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