



ABOUT OUR INSURANCE SERVICES

Authorisation Statement and The Financial Conduct Authority (FCA)

Celtic Compare is a trading name of Saveonlife.co.uk Ltd (Company Registration Number SC411609), an Appointed Representative of Lifetime Protection Services Limited who are Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 570787.

Our Services

This document is issued in accordance with our non-advised service. You will not receive a personal recommendation from us as to the suitability of any product and should you proceed with the purchase it will be on your direct instructions.

For **Life Insurance, Critical Illness Insurance, Home Insurance and Income Protection** we are an intermediary and will act on your behalf when providing information on these products based on your demands and needs. We offer products from a fair and personal analysis of the market. Once we have gathered your demands and needs, we will provide you with information on the proposed cover. This will be information only on the providers that meet your stated demands and needs. It will therefore be your responsibility to ensure the policy meets your demands and needs.

For **Accident Protection contracts** we are an intermediary and will act on your behalf when providing information on Accident Protection based on your demands and needs. We only offer Accident Protection products from MetLife. Once we have gathered your demands and needs, we will provide you with information on the proposed cover from MetLife. This will be information only on a product that meets your stated demands and needs. It will therefore be your responsibility to ensure the policy meets your demands and needs.

The Costs of our Services

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

Cancellation Rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, also accept oral instructions.

Complaints

If you wish to register a complaint, please write to Lifetime Protection Services, Ground Floor, Lomond Court, Castle Business Park, Stirling, FK9 4TU, email compliance@bonaccordlife.com or telephone 0800 779 7450.

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 or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Anti-money laundering

We are required by the anti-money laundering regulations 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.

Privacy Policy

For full details of our Privacy Policy please go to <https://www.Celticcompare.com/privacy-policy/>

Consideration

The providers we can place your business with are listed below:

Aegon, Ageas, AIG, Axa, April-UK, Aviva, British Friendly, Canada Life, Cirencester Friendly, Exeter, Fortress, Holloway Friendly, HSBC Life, Legal and General, LV=, MetLife, National Friendly, One Family, Royal London, Royal Sun Alliance, Scottish Widows, Source, Shepherds Friendly, SunLife, Vitality, Zurich