



LIFE SECURITY FINANCE

# about our insurance services

Sandy Farm Business Centre  
The Sands  
Farnham  
Surrey  
GU10 1PX

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## 1. The Financial Conduct Authority

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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.

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## 2. Whose products do we offer?

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### 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?

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### 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?

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### Insurance

- A fee
- No fee

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

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## 5. Who regulates us?

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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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the Financial Conduct Authority on 0800 111 6768 (freephone)

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

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What to do if you have a complaint?

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

.....in writing:      Complaints Department, 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](mailto: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](http://www.financial-ombudsman.org.uk).

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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

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.

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