



About our insurance services and costs

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates the financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ✓ We offer products from a single insurer—life insurance, sick pay, cash plans, and critical illness cover. We will inform you of the main details of the cover and any significant exclusion. Cover is provided on the basis of the information you have provided.
- ☐ We can only offer products from a limited number of insurers for life insurance, critical illness cover, sick pay protection, general insurance (including buildings and contents insurance)
- ☐ We offer products from a range of different insurers for life insurance, sick pay and cash plans, and critical illness.

3. Which service will we provide you with?

- ✓ You will not receive advice or a recommendation from us for any of our five products mentioned above. 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.
- ☐ We will advise and make a recommendation for you after we have assessed your needs.

4. What will you have to pay us for our services?

- ☐ No fee for cash plan policies, surgical cash plan policies, life and sick pay protection policies if paid on an annual basis
- ✓ A 10% administration fee will be charged on the base premium for life and critical illness and sick pay protection policies if they are paid in monthly installments. This fee is not included for anyone paying annually.

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

5. Who regulates us?

ESMI Life cover is arranged by Compass Underwriting. Compass and Compass Underwriting are trading names of ViVet Limited. ESMI is an appointed representative of ViVet Limited who is authorised and regulated by the Financial Conduct Authority. FCA Registration number is 565079. You can check this on the Financial Services Register [by visiting www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by calling on 0845 606 1234.

6. What to do if you have a complaint?

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

-in writing Write to: The Customer Service Manager, Compass Underwriting, Suite 214, 75 King William Street, London, EC4N 7BE
-by phone Telephone: 0207 398 0100
-by email Email us at sales@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.

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

Compass Underwriting subscribe to the Financial Services Compensation Scheme. 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 with no upper limit. Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

Sick Pay Statement of Demands and Needs

This product is suitable for those who wish to receive a monthly benefit if they are unable to continue to work through sickness or injury.