



## About our insurance services

[www.lifeassuranceonline.co.uk](http://www.lifeassuranceonline.co.uk)

is a trading style of  
LFS & Partners Ltd.

2-4 North Street, Taunton,  
Somerset TA1 1LH

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### 1. The Financial Services Authority (FSA)

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

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### 2. Whose products do we offer?

#### Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers
- We only offer products from a single insurer.

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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 Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment 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. We will receive commission from the insurer.

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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**LFS & PARTNERS LTD trading as [www.lifeassureonline.co.uk](http://www.lifeassureonline.co.uk)** of Fishleigh Court, Roundswell, Barnstaple, Devon, EX31 3UD is authorised and regulated by the Financial Services Authority. Our FSA Register number is 460692

Our permitted business is advising on and arranging Investments, Pensions, Non Investment Insurance, Mortgages and Home Reversion Schemes

You can check this on the FSA's Register by visiting the FSA's Website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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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 LFS & PARTNERS LTD trading as LYN FINANCIAL SERVICES of Fishleigh Court, Roundswell, Barnstaple, Devon, EX31 3UD.

....by phone 01271 321444

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

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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, without any upper limit.

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

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