

CLIENT AGREEMENT FOR INSURANCE SERVICES

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully. If you do not understand any point please ask for further information. This agreement will apply to any initial work carried out now and any future work requested.

Details of our policy in relation to Data Protection are contained in a separate Customer Privacy Notice.

By checking this box, you are confirming that you have read both documents and agree to their terms.

Regulatory Status

Lifeassureonline is a trading style of AFH Independent Financial Services Limited which is Authorised and Regulated by the Financial Conduct Authority (FCA). Our FCA Registration number is 216704. You can check this on the FCA's Register by visiting the FCA's website - [http:// www.fca.gov.uk/register](http://www.fca.gov.uk/register), or by contacting the FCA on 0800 111 6768. The Financial Conduct Authority can be contacted at the following address: 12 Endeavour Square, London, E20 1JN.

Client categorisation

Unless we notify you in writing to the contrary, we will be treating you as a "retail client". This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

Which service(s) will we provide you with?

Independent Advice

- **Non-investment protection contracts** - we are an intermediary and will act on your behalf when providing advice and making personal recommendations to you. We will do this based on a fair analysis of insurers for non-investment protection products - term assurance, income protection and critical illness. Any advice or recommendation that we offer to you, will only be given after we have assessed your specific needs and circumstances.
- **Non-advised Service** - If you select to transact business with us on a non-advised basis, you will not receive any advice or personal recommendations from us. We will provide details about products which may suit your requirements, based upon an assessment of your demands and needs. It will be up to you to make a decision about their suitability for your requirements.

Whose products do we offer?

We offer products from a range of insurers for Life Cover, Critical Illness Cover and Permanent Health Insurance.

What will you have to pay us for our services?

We do not charge a fee for these services as we will receive commission from the insurer which is a percentage of the premium you pay to the insurer.

Cancellation rights

In most cases, you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30 day cancellation period for a life, pure protection or payment protection policy and a 14 day cancellation period for all other policies.

For pure protection policies the start of the cancellation period will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information, which will be issued to you.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Client money

Lifeassuranceonline is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

Instructions

Many transactions are completed without the need for written instructions. In this case we will accept instructions verbally. We record all telephone conversations to and from our premises. We will tell you where written instructions are needed and in these cases it will not be possible to complete your business until such written instructions have been received from you.

Conflicts of interest

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

Complaints

If you wish to register a complaint, please write to The Complaints Officer, AFH Independent Financial Services, AFH House, Buntsford Drive, Stoke Heath, Bromsgrove, B60 4JE, or telephone 01527 577775.

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 (FOS) at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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

We are covered by the FSCS. If we are unable to meet our obligations, you may be entitled to compensation from the Financial Services Compensation scheme. This is dependent upon the type of business and the circumstances of the claim. Insurance advising and arranging is covered without any other limit on the amount of protection (for claims against firms declared in default from 3rd July 2015).

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

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.

Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Lifeassuranceonline shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

You or we may terminate this agreement to act on your behalf at any time. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination in accordance with the charges as laid out in the payments section (What will you have to pay us for our services) of this agreement.

Mode of Communication

All communication between us and all information including these contractual terms and conditions will be free of charge and in the English language.