

keyfacts

® About our Insurance Services



**Brightlight Insurance,
72-74 Murray Place,
1st Floor,
Stirling,
FK8 2BX.**

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.

2. Whose products do we offer?

Insurance



We offer products from a range of insurers for Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.



We only offer products from a limited number of insurers.



We only offer products from a single insurer.

3. Which service will we provide you with?

Insurance



We will advise and make a recommendation for you after we have assessed your needs.



You will not receive advice or a recommendation from us in relation to, Term Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance. 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.

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

Insurance

- A fee of £15.00
- No fee. We will be paid commission by the provider.

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

5. Who regulates us?

Brightlight Insurance, 72-74 Murray Place, 1st Floor, Stirling, FK8 2BX is a trading style of **Andrew Sutherland** (FSA Register number 523132) who is an Appointed representative of **Lifetime Protection Services Limited**.

Lifetime Protection Services Limited is authorised and regulated by the Financial Services Authority. FSA Register number is 535386.

Our permitted business is arranging non-investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA 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 **Lifetime Protection Services Limited, 72-74 Murray Place, 1st Floor, Stirling, FK8 2BX**.

By phone: Telephone: 01786 477 800

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

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

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.
