

## keyfacts

## About our services

**Igloo.co.uk Limited**  
**4 Copthorne Road**  
**Croxley Green**  
**Rickmansworth**  
**Herts**  
**WD3 4AE**

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

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

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### 2. Whose products do we offer?

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#### Insurance

- We offer products from a range of insurers for non-investment protection contracts.
- We only offer products from a limited number of insurers for Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer for non-investment protection contracts.

#### Mortgages

- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
  - We only offer mortgages from a single lender.
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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 non-investment protection contracts, Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts.
- You will not receive advice or a recommendation from us for non-investment protection contracts, Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts. 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.

#### Mortgages

- 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. 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.

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

#### Mortgages

- A fee.
- No fee, we will be paid commission from the lender.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

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### 5. Who regulates us?

Igloo.co.uk Limited, 4 Copthorne Road, Croxley Green, Rickmansworth, Herts, WD3 4AE is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 464182.

Our permitted business is Advising on and Arranging Mortgages and Non Investment Insurance business.

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:** Write to the Compliance Officer,

Igloo.co.uk Limited

4 Copthorne Road

Croxley Green

Rickmansworth

Herts

WD3 4AE

**By phone:** 01923712853

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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

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## **TERMS OF BUSINESS**

The provisions of these Terms of Business will take effect immediately that they are provided to you and will continue in force until they are cancelled by you or us, or they are replaced by updated Terms of Business.

### **Customer Classification**

We propose to classify you as a Private Customer.

### **Objectives and Restrictions**

Your objectives will be set out and summarised within a personalised suitability letter, which will be issued to you as a result of your personal consultation with us to document and explain the recommendations we have made. This will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of policies or products you are willing to consider. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

### **Communicating with You**

We will be glad to advise you at any time but, we will not carry out a review of any of the investments that you have already taken out. Unless we hear from you to the contrary we may telephone you from time to time between the hours of 9am to 9pm without your further prior consent to such contact.

### **Unsolicited Real Time Financial Promotions**

As an established customer, we may on occasion need to contact you, either by telephone, letter or email, as part of our business relationship within any 12-month period.

### **Conflicts of Interest**

We offer financial advice, but occasions can arise where we, or one of our other clients, will have some form of interest in the business that we are transacting for you. If this happens, or we become aware that our interests conflict with your interests, we will inform you in writing and ask for your consent before we carry out your instructions.

### **Instructions**

We require our clients to give us instructions in writing. We will accept oral instructions at our discretion, which must be confirmed in writing. We can refuse your instructions at our discretion.

### **Right To Withdraw**

You will be advised at the point of sale where a right to withdraw applies and the relevant circumstances.

### **ID Verification**

Where we are required to verify your identity in accordance with the FSA rules, no transaction will be made until such verification has been obtained. If the required verification is not forthcoming within a reasonable period we will not arrange any transaction for you. We will not be liable for any delay.

### **Your Money**

We are not authorised to handle client money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

**Personal Information**

Personal information provided may be maintained on computer records and will not be disclosed to other parties except other businesses within the same group, our auditors, and any organisation requiring access to such information for regulatory purposes only, or any person having a legal entitlement to access.

Where business services are provided to the firm by third parties, circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions, such as processing business, and obtaining compliance and regulatory advice you agree that personal information held by the firm may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, e.g. e-mail. You also agree that any such third party or we may contact you in future by any means of communication that we consider appropriate at the time.

All cheques, documents of title, etc, may be sent by post to your last known address and shall be sent at your own risk.

As we treat all our clients' records as confidential, we reserve the right to give you copies of your records if to do otherwise would be to allow access to files containing records about other clients. We keep records of all our business transactions for at least six years.

**Future Changes**

In accepting this Terms of Business, you agree that we may change the future content without receiving your prior consent to do so.

**Professional Indemnity**

We maintain professional indemnity insurance to enable us to meet any liability that may arise in respect of our obligations to you for services performed on your behalf.

**Termination of this Agreement**

This Terms of Business may only be cancelled and our authority to act on your behalf may only be terminated in writing, at any time, without penalty, by either party and with immediate effect without prejudice to the completion of transactions initiated prior to receipt of such notice. Other than as stated in this paragraph, there are no cancellation rights that apply to this Terms of Business.

**Law**

English law will be the basis of this contract and the language in which this contract will be interpreted, and in which all communications will be conducted, will be English.

The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Terms of Business.

**FUTURE CONTACT**

Igloo.co.uk Limited may wish to contact you again in the future to assist you in reviewing your arrangements or to offer you new products which may be beneficial to you.

Please indicate below if you are happy for us to contact you on a regular basis over the next 5 years.

**I agree to being contacted over the next 5 years by Igloo.co.uk Limited, in order to review my arrangements.**

I/We, the below mentioned client, have read and understand the above Disclosure Documentation and Terms of Business, and sign my/our acceptance below. I/We understand that the terms will come into force upon our acceptance.

Client Signature 1: ..... Date: .....

Print Name: .....

Client Signature 2: ..... Date: .....

Print Name: .....

Issued by: **Igloo.co.uk Limited**

Name: ..... Date of Issue: .....

Signature: .....