MaxCover Financial Services
Protecting Families' and Businesses

Our Insurance Services & Costs

The Financial Conduct Authority (FCA)?

The FCA is the independent watchdog that regulates financial services. This document is required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

Authorisation Statement

MaxCover Financial Services Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 1008510 Registered company in England and Wales, Company No 15093315. The Company's Registered Address is: MaxCover Financial Services Ltd
Suite 8e, Kelvin House, Kelvin Way, Crawley, RH10 9WE.

Our Services

For **Non-investment protection contracts** we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness.

For **general insurance contracts** we are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market. The insurers we consider will be listed to you when we carry out our research. It will be your responsibility to ensure the policy meets your demands and needs for building and/or contents, private medical insurance, accident sickness and unemployment.

The Costs of Our Services

We **do not charge a fee** for these services as we will receive commission from the policy provider/insurer.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;

Cancellation Rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to you. this includes: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Complaints

If you wish to register a complaint, please contact us:
By Phone: 077 5888 4404
By Phone: 0330 133 5391
By Email: admin@maxcover.co.uk
In Writing: MaxCover Financial Services Ltd, MaxCover Financial Services Ltd
Suite 8e, Kelvin House, Kelvin Way, Crawley, RH10 9WE.

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 Phone: 0800 023 4567
By Email: complaint.info@financial-ombudsman.org.uk
In Writing: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at http://www.fscs.org.uk/what-we-cover/products

Client Verification

We may be required 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 and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This agreement is governed and shall be construed in accordance with the Law of **England/Scotland/Northern Ireland** and the parties shall submit to the exclusive jurisdiction of the **English/Scottish/Northern Ireland** Courts.

Force Majeure

MaxCover Financial Services Ltd 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

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I confirm that by receiving this document by email, I acknowledge receipt and confirm that I have read and understood the Insurance Service and Cost Document, including the information provided regarding services and associated costs.