



Terms of Business

How We Work

Our Contact Details

Name: The Protection Specialist, trading name of Nicomori Associates Ltd

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Phone Number: 07366 708855

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Website: www.theprotectionsspecialist.uk

Who Are We?

We all want to protect what matters most in life - our families, our homes and our future. But with so many mortgage and insurance options out there, it can be overwhelming and confusing to find the right option for you.

We're happy to help you navigate the complex world of mortgages and insurance. As experienced advisers, we've helped countless families find the perfect mortgage and insurance policies to meet their unique needs and budget.

Our advice is fully independent and regulated by the Financial Conduct authority (FCA), so we can shop around to find the most suitable deals and options for you.

Why Choose Us?

Whether you're a first-time homebuyer, looking to remortgage, or need insurance to protect you and your family, we're here to help you every step of the way.

We work with a wide range of insurance providers to get you the most suitable policies for your situation.

We understand that every family and situation is unique, and that's why we offer tailored advice and support to help you protect what matters most.

Please read in conjunction with our Initial Disclosure Document (IDD) for full details

About This Document

This document explains our terms and the service we provide.

By continuing with this service, you are agreeing to the terms included in this document. How we are regulated can be found in our IDD.

What We Will Do

- Act in your best interests
- Communicate clearly and in plain English
- Explain all costs involved
- Assess your needs before making a recommendation
- Review the market from our list of reputable lenders and providers to recommend the most suitable product(s) for you

What We Will Not Do

- Submit an application before conducting a full review of your circumstances and obtaining all supporting information
- Cause you to incur a credit search or incur any costs without your prior agreement
- Act without first getting your permission
- Give advice on;
 - Legal or conveyancing matters
 - Issues of taxation
 - Investments or pensions

Your Instructions

We will normally accept verbal or written instructions to proceed. However, we always recommend that all instructions are provided in writing for clarity.

How We Will Operate

During our initial consultation we will complete a questionnaire (fact find) to enable us to understand your circumstances and your needs. This enables us to give you appropriate advice. A copy of this is available upon request.

We will conduct research to establish what products are most suitable for you and make these recommendations. This will be confirmed to you in writing.

You will also be provided an illustration detailing the recommended product.

Your Responsibilities

Your responsibilities are detailed in our IDD. If you have any doubts as to whether you should disclose a matter it is better to do so.

How We Use Your Data

As we explain in our IDD, full details of how we gather, store, use and process your personal data is contained in our Privacy Notice.

As part of our service, we will ask you several questions that relate to your personal and financial circumstances, including questions regarding potentially sensitive matters.

Only information that is relevant to your financial planning needs will be gathered and stored.

We will retain this information for as long as is necessary to fulfil our regulatory and legal responsibilities, including defending any future complaints. This data can also be useful to assist you in the future.

We will treat all your information as confidential. Steps will be taken to ensure that the information is accurate, kept up to date and only kept as required.

We have also taken measures to protect against unauthorised, or unlawful use and accidental loss or damage to the data.

Cancellation Rights

Depending on the product provided you will have different cancellation rights; these will be explained to you in my recommendation and will be included in relevant documentation. It is your responsibility to exercise these rights as needed; we cannot do this on your behalf.

Customer Money

We do not handle customer money. We will not accept any payment other than for the payment of our fee, and under no circumstances will we handle cash. Any third-party payments must be made to them directly, for example valuation fees or lender arrangement/booking fees.

Call Recording

Telephone calls made to us may be recorded and used for training and/or regulatory monitoring purposes.

Declarations

By proceeding to supply your personal details, you are agreeing:

- To the terms and conditions of this agreement and our IDD
- That we may pass your information on to any 'third parties' needed to deliver our service
- That the lender or insurer we approach on your behalf, may conduct a credit search

Our Client Charter

We are committed to providing our clients with exceptional service and ensuring that their experience is stress-free and seamless. To that end, we have established the following customer service charter:

- We will always act in the best interests of our clients, providing honest and fully comprehensive advice to help them achieve their financial goals.
- We will communicate clearly and effectively with our clients, keeping them informed throughout the entire process and promptly answering any questions or concerns they may have.
- We will be respectful of our clients' time, working efficiently and effectively to ensure that all tasks are completed in a timely manner.
- We will maintain the highest standards of professionalism and ethical conduct, adhering to all relevant laws and regulations and treating our clients with the utmost respect and courtesy.
- We will continuously strive to improve our services, soliciting feedback from our clients and using that feedback to enhance our offerings and customer service.
- We will safeguard our clients' privacy and personal information, ensuring that all data is kept secure and confidential.
- We will provide our clients with access to a wide range of options, helping them to find the right products that meet their specific needs and financial circumstances.
- We aim to work with and assist our clients throughout the life cycle of their mortgage and protection needs and will contact them on a regular basis to offer continuous support.