



## About our insurance services



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### 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates Financial Services. 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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- We offer products from a range of insurers for Life Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings and Contents Insurance and Accident Sickness and Unemployment Insurance.
  - We offer products from a limited range of insurers for private medical insurance.
  - We offer products from a single insurer
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### 3. Which service will we provide you with?

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- 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?

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- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Should you cancel your policy within the first two years we may charge an administration fee for the work we have done in arranging your policy. We will tell you how much this will be and when it is charged.

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### 5. Who regulates us?

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Bon Accord Life, trading as Lifetime Protection Services Limited, 72-74 Murray Place, Stirling, FK8 2BX, is authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging non investment insurance contracts. Our FCA register number is 535386. You can check this on the FCA's Register by visiting the FCA's Website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA 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      Lifetime Protection Services Limited, 72-74 Murray Place, Stirling, FK8 2BX  
...by phone      01786 477 800

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 Conduct 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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

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## **Data Protection**

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). Lifetime Protection Services trading as Bon Accord Life or any company associated with us will process, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Process" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take responsible steps to ensure the privacy of your information.

We may also contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01786 477 800 or in writing at Bon Accord Life, 72-74 Murray Place, Stirling, FK8 2BX.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.