

**Initial disclosure document for:** The Insurance Surgery Ltd, 2nd Floor, Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD. (T) 0800 083 2829 (E) [enquiry@theinsurancesurgery.co.uk](mailto:enquiry@theinsurancesurgery.co.uk)

**We are an insurance intermediary that is acting on your behalf when delivering our services to you.**

**You should use the information provided within this document to decide if our services are right for you.**

## WHAT SERVICES WILL WE OFFER?

We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of non-investment insurance contracts. We do not offer general insurance products.

The insurers we use, include:

- AIG Life
- Aviva
- Beagle Street
- Virgin Money
- Budget
- Cirencester Friendly
- ESMI
- Guardian
- Hive
- HSBC
- Keystone
- Legal & General
- Liverpool Victoria
- Met Life
- National Friendly
- Royal London
- Scottish Widows
- Shepherds Friendly
- The Exeter
- Vitality
- Zurich

## CAPTURING YOUR NEEDS

We are committed to providing you with a service that meets with your individual needs. To enable us to achieve this objective it is important that you are open and frank with us and provide us with all of the necessary information that we will need to deliver a service that reflects your needs e.g. any existing mortgages or other loans you may have. This will enable us to identify products and services that best meet with your personal circumstances. It will also help us to identify any specific needs regarding the methods by which we deliver our services to you. This may include additional ways of communication to those that we usually use as set out in the section of this agreement entitled “means of communication”.

Further information on how we collect and use your personal data is set out in the separate Data Privacy Notice.

## WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

You will pay for our services on the basis of:

- When we arrange a policy, the insurer pays us a commission which is a percentage of the premium you pay to the insurer. Our adviser may also receive additional bonuses for achieving sales and quality targets. This is paid by the firm and not the insurer.
- You will receive a quotation that will tell you about any other fees relating to a particular insurance contract.

---

The Insurance Surgery Limited is incorporated and registered in England and Wales under company reference no 5137288. The Insurance Surgery Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 401425.

## CONFLICTS OF INTEREST

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

## WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 401425.

Our permitted business is: Advising on, arranging (bringing about) and making arrangements with a view to non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

## WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to make a complaint, you can either email us at [customercare@theinsurancesurgery.co.uk](mailto:customercare@theinsurancesurgery.co.uk), or write to us at Customer Care, The Insurance Surgery Ltd, 2nd Floor, Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD. Alternatively, you can call us on 01625 913436.

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

## 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 either we or the providers with whom we arrange products were to go out of business. This depends on the type of product and the circumstances of the claim.

**Long term insurance benefits (e.g. Life Assurance)** - The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

**General Insurance** - General insurance advice and arranging is covered for 90% of the claim with no upper limit. Protection is at 100% where claims arise in respect of compulsory insurance (e.g.

employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness, or infirmity of the policyholder. Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS or by contacting: Financial Services Compensation Scheme, PO Box 300 Mitcheldean GL17 1DY. Telephone number: 0800 678 1100. International customers telephone number: +44 207 741 4100.

## MEANS OF COMMUNICATION

We will provide information to you by whatever means are convenient to you, including, telephone, paper, email, and other acceptable electronic communication methods including audio. All such information will be made free of charge to you.

For any of our clients who are visually impaired, on request we will provide this information in larger print format or braille.

Our communications with you will ordinarily be in English, both in respect of oral and written communications. In addition, where requested we can provide a translated version of this document,

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.