

INITIAL DISCLOSURE DOCUMENT

Important information about our services

Firm	The Insurance Surgery Limited
Address	2nd Floor, Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD
Contact	0800 083 2829 enquiry@theinsurancesurgery.co.uk
Regulatory status	Authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number 401425

Please read this document carefully. It explains who we are, the services we provide, how we are paid, and the protections available to you. Use it to decide whether our services are right for you.

1. Who are we acting for?

We are an insurance intermediary. When we provide our services, we act on your behalf as our client. We will always seek to act honestly, fairly, and professionally in your best interests.

2. What services will we offer?

We provide advice and arrange non-investment protection insurance. We will assess your needs and circumstances and make a personal recommendation based on a fair, in-depth analysis of the products available to us. We do not advise or arrange general insurance products under this service.

The types of protection we may advise on include life insurance, critical illness cover, income protection and other appropriate non-investment protection contracts, subject to eligibility and availability.

Insurers we use

• Aviva	• Holloway Friendly
• Beagle Street	• The Exeter
• BUPA	• Legal and General
• Canada Life Group Insurance	• Liverpool Victoria
• Cirencester Friendly	• National Friendly
• Guardian	• Royal London
• HIVE Insurance	• Scottish Widows

Note: The insurers and products available may change.

3. Capturing your needs

We are committed to providing a service that reflects your individual needs. You should give us complete, accurate, and up-to-date information about your circumstances, objectives and any existing arrangements, including relevant mortgages, loans or existing protection policies.

This information helps us identify suitable products and any support or communication needs you may have. Please tell us if you need information in a different format or require additional support at any stage.

Further information about how we collect, use and protect your personal information is set out in our separate Privacy Notice.

4. What will you pay for our services?

You will not normally pay us a separate fee for arranging your policy unless we tell you otherwise before you proceed.

- When a policy is arranged, the insurer pays us commission. This is usually calculated as a percentage of the premium or by another method agreed with the insurer.
- Our advisers may receive salary-related incentives or bonuses for achieving business and quality standards. Any such payment is made by The Insurance Surgery and not directly by the insurer.
- Your quotation and policy documents will explain the premium and any fees or charges relating to the particular insurance contract.

You may ask us for information about the commission we receive in relation to your policy.

5. Conflicts of interest

A conflict of interest may arise where the interests of The Insurance Surgery, an employee, an associate or another client compete with your interests.

We take appropriate steps to identify, prevent and manage conflicts in accordance with our conflicts of interest policy. If a conflict cannot be adequately prevented or managed, we will explain its nature and the steps we are taking to reduce the risk of unfair treatment before providing the relevant service. This allows you to decide whether you wish to continue.

We may occasionally receive minor non-monetary benefits from product providers, such as refreshments at a training event. We will only accept these where they do not impair our duty to act in your best interests. A copy of our conflicts of interest policy is available on request.

6. Who regulates us?

The Insurance Surgery Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 401425.

Our permitted business includes advising on, arranging (bringing about) and making arrangements with a view to transactions in non-investment insurance contracts.

You can check our details on the [Financial Services Register](#). You can contact the FCA on 0300 500 0597 from the UK or +44 20 7066 1000 from abroad. Current opening hours are available on the FCA website.

7. What to do if you have a complaint

We aim to provide a high standard of service. If you are dissatisfied, please contact us using one of the following methods:

Email

complaints@theinsurancesurgery.co.uk

Telephone

01625 913436

Post

Complaints, The Insurance Surgery Limited, 2nd Floor, Pickford Street Mill, Pickford Street, Macclesfield, SK11 6JD

We will investigate your complaint and issue a final response in accordance with the applicable complaint-handling rules. If you remain dissatisfied, or if we have not sent our final response within eight weeks, you may be entitled to refer your complaint to the Financial Ombudsman Service. The Ombudsman is a free and independent service. Further details are available at www.financial-ombudsman.org.uk.

8. Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation if we, or an insurer with whom we arrange a policy, are unable to meet our obligations. Eligibility and the amount of compensation depend on the type of claim and the circumstances.

- Long-term insurance claims, including eligible life insurance, critical illness and income protection claims, are generally protected at 100% of the valid claim, with no upper limit, where the relevant conditions are met.
- For claims against an insurance intermediary, the protection available depends on the type of insurance and the applicable FSCS rules.

Further information is available from the FSCS at www.fscs.org.uk or by telephone on 0800 678 1100. Customers calling from outside the UK can use +44 20 7741 4100.

9. Means of communication

We will communicate with you using a method that is convenient and appropriate, including telephone, post, email and other suitable electronic or audio communication methods. Information relating to our services will be provided free of charge.

Our communications will ordinarily be in English. Please tell us if you need information in large print, Braille, audio, a translated format or another accessible format. We will make reasonable efforts to meet your communication needs.

You may request a paper copy, free of charge, of information previously provided electronically. You may also change your communication preferences at any time; we may ask you to confirm the change in writing for security and record-keeping purposes.

The Insurance Surgery Limited is incorporated and registered in England and Wales under company number 05137288 and is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 401425.