

## Online no advice life assurance service

This is our terms of engagement upon which we intend to rely. For your own benefit and protection you should read these terms carefully. If you do not understand any points, please contact Foster Denovo Limited for further information by calling 0330 332 7866 or emailing [advise-me@fosterdenovo.com](mailto:advise-me@fosterdenovo.com). Calls are charged at your standard landline rate.

Your use of our on line service will confirm your acceptance of the terms set out in this agreement.

### Authorisation statement

Foster Denovo Limited is authorised and regulated by the Financial Conduct Authority (FCA) in respect Term Life Insurance and Term Life Insurance with combined Critical Illness Cover.

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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768. Our FCA reference number is 462728.

### Our services

**Our online service is for customers who know what their demands and needs are for term life insurance or term life insurance with combined critical illness cover and want to arrange this without personal advice.**

We offer products from a fair analysis of the market for term life insurance and term life insurance with combined critical illness cover. It will be your decision to purchase life cover from any of the providers offering terms without advice from Foster Denovo Limited.

### The costs of our services

We do not charge a fee for this service as we will receive commission from the provider of the term life insurance or term life insurance with combined critical illness cover.

### Cancellation rights

Prior to you entering into a contract for term life insurance or term life insurance with combined critical illness cover we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

### Complaints

If you wish to register a complaint, please write to **Head of Regulatory Risk Foster Denovo Limited 8 Eastcheap London EC3M 1AE** or telephone **020 7469 2800**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567.

### 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>

## Data protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, or if required by law the FCA 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 reasonable steps to ensure the privacy of your information. We may also contact you or pass your details to other companies associated with us to 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 **020 7469 2800** or in writing at **Foster Denovo Limited 8 Eastcheap London EC3M 1AE**.

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.

## 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 and the parties shall submit to the exclusive jurisdiction of the English Courts.

**Force majeure**

No party to this agreement shall be held in any way responsible for any failure to fulfil its obligations under this Agreement if such failure has been caused (directly or indirectly) by circumstances beyond the control of the defaulting party. This shall include war, riot, acts of terrorism, industrial action, accident or equipment failure (except where such accident or equipment failure has been caused by the negligence of the defaulting party, its employees, sub-licensees, subcontractors, agents or otherwise).

**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.

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Foster Denovo Limited is authorised and regulated by the Financial Conduct Authority. Registered office: Foster Denovo Limited, Ruxley House, 2 Hamm Moor Lane, Addlestone, Surrey, KT15 2SA. Telephone: 01932 870 720  
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