

# About our insurance services

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

- We offer products from a range of insurers for pure protection contracts.
- We only offer products from a limited number of insurers for pure protection contracts.
- We only offer our own products for pure protection contracts.

## 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for pure protection contracts.
- You will not receive advice or a recommendation from us for pure protection contracts. 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.

## 4. What will you have to pay us for our services?

- A fee.
- No fee for pure protection contracts.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

## 5. Who regulates us?

OneFamily is a trading name of Family Assurance Friendly Society Limited, (incorporated under the Friendly Societies Act 1992, Reg. No. 939F). Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Family Assurance Friendly Society Limited's Financial Services Register number is 110067.

Our permitted business is long term insurance, including pure protection contracts.

You can check this on the Financial Services Register by visiting the FCA's website [fca.org.uk/register](http://fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**In writing** Customer Relations Team,  
OneFamily,  
16-17 West Street  
Brighton BN1 2RL

**By phone** 0870 085 0700

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

## 7. 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 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 claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS. Visit [www.fscs.org.uk](http://www.fscs.org.uk)

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