

enduralife

Important Information About Our Services



Head Office: Enduralife Ltd, The Meads Business Centre, 19 Kingsmead, Farnborough,
GU14 7SR
01483 516 760

London Office: Enduralife Ltd, Broadgate Tower, 20 Primrose Street, London, EC2A 2EW
0203 800 1888

WHO ARE WE AND WHAT DO WE DO?

We are a firm of Insurance Brokers who specialise in arranging protection products to members of the public across the whole of the UK.

We are a trading name of Enduralife Ltd, an appointed representative of TenetLime Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. TenetLime Limited is entered on the Financial Services Register (www.fca.org.uk/register) under reference 311266.

Who is TenetLime Limited?

TenetLime Limited is wholly owned by Tenet Limited, which is a wholly owned subsidiary of Tenet Group Limited ('TGL'), a leading distributor of financial products and services in the UK. 'TGL' is majority owned by the following corporate shareholders; AEGON UK Distribution Holdings Ltd (22%), Aviva Life & Pensions UK Limited (23%), Aviva Life Holdings UK Ltd (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Ltd are both companies within the Aviva plc group.

Their address is: TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ. Tel: 01132 390011.

To find out more about TenetLime Limited and the support and backing they provide us with, please visit their website www.tenetgroup.co.uk/consumer.

What can we do for you?

The service we provide is to act on your behalf for the purpose of arranging the following type of insurance products:

- Pure Protection Products, for example a Life Insurance or Critical Illness Plan;

You will not receive advice or a recommendation from us in respect of the service described above. We may ask you some questions to narrow down the selection of insurance products that we will provide details on, but you will then need to make your own choice about how to proceed. Ultimately, whatever you choose to do we will act in your best interests at all times.

Further details about the scope of our services, how we get paid for them and our standard Terms of Business can be found in the pages below. For your own benefit and protection, please read the terms and scope of our service carefully and ask for clarification if you do not understand anything.

INFORMATION ABOUT OUR INSURANCE SERVICES

Pure Protection Products

We are insurance intermediaries who can only offer products from a limited number of insurers listed below for Life Insurance, Critical Illness Cover and, Whole of Life Assurance plans where no medical underwriting is required (commonly known as 'Over 50's plans'). These insurers are AIG, Aviva, Legal & General, Liverpool Victoria, One Family, Royal London, Vitality and Zurich.

How do we charge for our insurance services?

We do not charge a fee for arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount. Upon request, we will tell you how much commission we expect to receive should we arrange an insurance product on your behalf. You will receive a quotation which will tell you about any other fees relating to any particular insurance product we arrange for you.

Our advisers may also receive periodic bonus payments for achieving sales targets related to the volume of insurance contracts they arrange. This does not affect the amount of commission we receive from product providers for arranging an insurance contract on your behalf.

We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product providers for arranging insurance contracts on your behalf.

WHAT HAPPENS IF YOU HAVE A COMPLAINT?

If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Complaints, TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: complaints@tenetgroup.co.uk; or by telephone: **0113 2390011**.



If we are unable to settle your complaint or you are unhappy with our response, you may be able to refer it to the Financial Ombudsman Service (FOS).

If you require further information about the Financial Ombudsman Service you can contact them directly:

Tel: 0800 0234567

Website: www.financial-ombudsman.org.uk

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?



Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

Long Term Insurance Contracts:

Long term insurance contracts (e.g. a life insurance or critical illness policy) are covered for 100% of the claim without upper limit.

Further information about the FSCS is available from their website: www.fscs.org.uk

OUR TERMS OF BUSINESS

These Terms of Business are made between Enduralife, a trading name of Enduralife Ltd, The Meads Business Centre, 19 Kingsmead, Farnborough, GU14 7SR. Enduralife Ltd is registered in England & Wales with company number 8264595. Registered address: 4th Floor, Spital Square, London, E1 6DY ("*we, us, our, firm*") and the client ("*you, your*")

These are *our* standard Terms of Business under which *we* will arrange insurance for *you* which *we* intend to rely upon and will come into force with immediate effect. For *your* own benefit and protection please read these terms carefully and ask for clarification if *you* do not understand anything.

Your Protection

We accept instructions via telephone or e-mail. *We* may refuse at *our* discretion to accept certain instructions, although such discretion will not be exercised unreasonably. *We* do not accept payments of any kind. Cheques should be made payable to the product providers only.

We will register the product in *your* name unless *you* tell us otherwise in writing. *You* may require the insurance product to be registered in the name of a person or company to carry out administrative services on *your* behalf, which *we* can arrange for *you*, however *you* (excluding where *you* are acting under a power of attorney) will remain the owner and/or beneficiary of the product.

We will write to *you* if *we* become aware of a conflict of interest for example where *our* interests or those of another client become conflicted with *your* interests, and ask for *your* consent prior to proceeding with *your* instructions. Under the terms of *our* conflicts of interest policy, where *we* cannot otherwise manage an identified conflict of interest *we* may be unable to provide *you* with one or more of the services described above. *We* will inform *you* in writing should this situation arise.

Unless otherwise agreed in writing *we* will not be obliged to review in the future any insurance product that *we* have arranged for *you*. *We* will let *you* know if *we* receive any form of benefit in connection with the services *we* provide to *you*. For your information, certain product providers may make payments to TGL¹ in relation to commercial services that TGL provides to them, but none of these payments relate to volumes of business placed with such product providers, or connected to individual transactions.

Where *we* are required to verify *your* identity as part of *our* regulatory requirements, *we* will retain *your* records both during and after the provision of *our* services to *you*. Where *we* use an electronic system to verify *your* identity, this will not affect *your* credit reference or *your* ability to obtain credit.

Other important terms

Third party rights under the Contracts (Rights of Third Parties) Act 1999 are excluded.

These Terms of Business shall be governed by and construed in all respects in accordance with the Laws in England & Wales and each party hereby submits to the exclusive jurisdiction of the courts of England & Wales.

¹ TGL means Tenet Group Limited, Tenet Limited, TenetLime Limited, TenetConnect Limited, TenetConnect Services Limited, its associated companies and its network of appointed representatives.