

## **TERMS OF BUSINESS**

### **About this document**

This document states our terms. You need to read this important document. It explains the service we provide and the costs involved.

By continuing with this service, you are agreeing to the terms included in this document.

### **How we are regulated**

N and J Health & Protection Ltd t/as Vida Insurance Advisors is an appointed representative of The Right Mortgage Limited who are authorised and regulated by the Financial Conduct Authority (FCA). You can check our details and regulatory permissions on the FCA Register online or on 0800 111 6768. Our FCA reference number is 933064.

### **Our company**

N and J Health & Protection Ltd of 23 Russell Avenue, Bedford, Beds MK40 3TD trades as a Limited Company. Our Company Number is: 12657007.

### **Our Service**

We offer an advised service. This means that we will provide you with a recommendation when we have assessed your needs.

### **Insurance Products**

We offer products from a range of insurers for protection (non-investment) insurance contracts. For example; life, critical illness, and income protection insurances.

We offer products based upon a fair analysis of general insurance providers for:

- Accident, Sickness & Unemployment cover
- Private Medical Insurance

### **What we will do**

- Act in your best interests
- Communicate clearly and in plain English
- Explain all costs involved
- Assess your needs before making a recommendation
- Review the market from our list of reputable lenders and providers to recommend the most suitable product for you

## What we will not do

- Submit an application before conducting a full review of your circumstances and obtaining all supporting information
- Cause you to incur a credit search or incur any costs without your prior agreement
- Act without first getting your permission
- Give advice on;
  - Legal/conveyancing matters
  - Issues of taxation
  - Investments or pensions

## Instructions

We will normally accept verbal or written instructions. However, we always recommend that all instructions are provided in writing for clarity.

## How we will operate

During our initial consultation we will complete a questionnaire to enable us to understand your circumstances and your needs. This enables us to give you appropriate advice. A copy of this is available upon request.

We will conduct research to establish what products are most suitable for you and make these recommendations. This will be confirmed to you in writing.

You will also be provided an illustration detailing the recommended product.

## Your responsibilities

You must deal with us in an honest and transparent way. Not disclosing key facts about your circumstances could impact the advice given, and could impact your ability to obtain the most suitable product. It could even void the product, such as if this non-disclosure is viewed as a fraudulent act.

If you have any doubts as to whether you should disclose a matter it is better to do so.

It is your responsibility to check that the product is as you expected, you should check all documents carefully. Please notify your adviser as soon as possible of any issues.

## Costs

### Insurance

No fee is payable for our service in relation to insurance. We will be paid via commission.

## Complaints

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

In writing: The Right Mortgage Limited, St John's Court, 70 St John's Close, Knowle, B93 0NH.

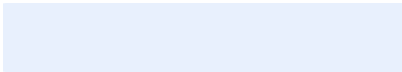
By phone: 01564 732 744

If you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

You are protected by the Financial Services Compensation Scheme (FSCS) for the service we provide.

If we are to be declared in default, in the event of any claim, you may be entitled to compensation.



For further information about the scheme, please call the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **How we use your data**

Full details of how we gather, store, use and process your personal data is contained in our Privacy Notice.

As part of our service, we will ask you several questions that relate to your personal and financial circumstances, including questions regarding potentially sensitive matters.

Only information that is relevant to your financial planning needs will be gathered and stored.

We will retain this information for as long as is necessary to fulfil our regulatory and legal responsibilities, including defending any future complaints. This data can also be useful to assist you in the future.

We will treat all your information as confidential. Steps will be taken to ensure that the information is accurate, kept up to date and only kept as required.

We have also taken measures to protect against unauthorised, or unlawful use and accidental loss or damage to the data.

### **Cancellation rights**

Depending on the product provided you will have different cancellation rights; these will be explained to you in my recommendation and will be included in relevant documentation. It is your responsibility to exercise these rights as needed; we cannot do this on your behalf.

### **Customer money**

We do not handle customer money. We will not accept any payment and under no circumstances will we handle cash. Any third-party payments must be made to them directly.

### **Call recording**

Telephone calls made to us may be recorded and used for training and/or regulatory purposes.

### **Conflicts of interest**

We will not transact business where we believe this could result in a conflict of interest. Where we believe that our interests conflict, we will inform you in writing and agree with you how we can proceed.

### **Declarations**

By proceeding to supply your personal details, you are agreeing:

- To the terms and conditions of this agreement
- That we may pass your information on to, any 'third parties' needed to deliver our service
- That, the insurer we approach on your behalf, may conduct a credit search.