



# about our insurance services

Veritass Ltd t/a Life Direct  
1 Lidget Mill  
Oakworth  
Keighley  
BD22 7HN

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## 1. The Financial Services Authority (FSA)

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The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

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- We offer products from the whole of the market for pure protection business.
  - We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
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## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs
  - You will not receive advice or a recommendation from us. 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.
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## 4. What will you have to pay us for this service?

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- A fee may be payable at certain times during the contract and these are shown in our terms of business letter. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
  - No fee
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## 5. Who regulates us?

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Veritass Ltd t/a Life Direct is authorised and regulated by the Financial Services Authority. Our Financial Services Authority Register number is 422317. Our permitted business is advising on and arranging general insurance contracts. You can check this on the Financial Services Authority Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/), by contacting the Financial Services Authority on 0845 606 1234 or by writing to the Financial Services Authority at 25 The North Colonnade, Canary Wharf, London, E14 5HS.

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

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

- ... **in writing** Write to Alison Jenkins, Veritass, 1 Lidget Mill, Oakworth, Keighley, BD22 7HN
- ... **by phone** Telephone 01535 649150

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

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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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 first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.