

PLEASE READ CAREFULLY

SCOPE OF SERVICE

Our services include advising you on your insurance needs and arranging your insurance cover with insurers.

First Point is a trading style of First Point Financial Management Ltd and First Point Insurance Management Ltd.

First Point Financial Management is a trading style of Lifetime Financial Management Ltd, advice is provided from a fair analysis of the market on a range of different financial services products. The scope of our service is explained in the enclosed "Key facts about our insurance services" (IDD) document which is supplemental to these terms.

First Point Insurance Management is an independent insurance intermediary, advice is provided from a fair analysis of the market on a range of different general insurance products.

REGULATION

First Point Financial Management Ltd, registered in England No. 9444714. Registered Office: Lakeview House, 4 Woodbrook Crescent, Billericay, Essex CM12 0EQ.

First Point Financial Management is a trading style of Lifetime Financial Management Ltd. Lifetime Financial Management is authorised and regulated by the Financial Conduct Authority, registered number 3652194. Lifetime Financial Management Ltd is registered in England and Wales No. 3652194. Directors: P Merrigan, U Ozturk. Registered Office: 12-14 Upper Marlborough Road, St Albans, Herts AL1 3UR.

First Point Financial Management is registered as a data controller with the UK Information Commissioner's Office, our data protection registration number is ZA104833.

First Point Insurance Management Ltd, registered in England No. 3521771. Registered Office: Lakeview House, 4 Woodbrook Crescent, Billericay, Essex CM12 0EQ. First Point Insurance Management is authorised and regulated by the Financial Conduct Authority, registered number 310158.

First Point Insurance Management is registered as a data controller with the UK Information Commissioner's Office, our data protection registration number is Z5555498.

DISCLOSURE OF INFORMATION

In accordance with the Consumer Insurance Act 2012 a consumer has a duty to take reasonable care not to make misrepresentations. When using our services, and when we ask you for information, you must ensure that all the information you supply is true, accurate, current, complete and non-misleading. A consumer means an individual who uses our services wholly or mainly for purposes unrelated to the individual's trade, business or profession.

Non-consumers have a duty to disclose material information that may affect the judgement of an insurance underwriter, material disclosure must be made before a contract begins and during its term. When using our services you must ensure that all the information you supply to us is true, accurate, current, complete and non-misleading.

Withholding or misrepresenting information may result in claims being not fully paid or declined, your policy declared void, and/ or additional premiums and fees charged. If you are in doubt as to whether information is material then you should disclose it.

REGISTRATION OF BUSINESS DOCUMENTS OF TITLE

We will register all business in your name unless otherwise agreed in writing. All policy documents and documents of title in respect of your financial transactions will be forwarded to you as soon as practicable after we receive them. Where a number of documents relating to a series of transactions are involved, the number of documents will normally be retained by us until the series is complete. All documents will be immediately logged in a register when received or issued.

DATA PROTECTION

We may share information about you and the conduct of your account with affiliated companies to provide you with the service applied for; to assist in servicing your other relationships with affiliated companies; to assist in making credit decisions; for the purpose of fraud prevention (if you have provided false or inaccurate information and fraud is suspected, this will be recorded), audit or debt collection; so that services may be processed on your behalf; Other third parties: to help resolve complaints; for the purpose of fraud prevention, audit or debt collection; or so that services may be processed on your behalf.

We may contact you by post, telephone or email with information about our services and those of affiliated companies and about services of carefully selected third parties, that we feel from the information we hold about you may be of interest to you. If you would prefer not to receive such information please write to us at First Point, Talavera Court, Darnell Way, Northampton, NN3 6RW.

CONFIDENTIALITY

Unless required by law, public interest, our regulators, or with your prior written consent, all information you supply will be kept confidential to First Point, its member companies and the parties involved in the normal course of arranging and administering your insurance.

RIGHT OF INSPECTION

You may instruct us to provide you with any personal information we hold about you; provision of such information will be subject to the payment of a fee (currently fixed at GBP 10) and the supply of appropriate evidence of your identity. We may withhold personal information that you request to the extent permitted by law.

ANTI MONEY LAUNDERING

To comply with the Money Laundering Regulations, we may verify your identity by carrying out an on-line check with a reference agency. The agency will add a note to your credit file to show an identity check has been made. The search is not a credit check and your credit rating will be unaffected.

CLIENT MONEY

First Point Financial Management is not authorised to handle client money. We cannot accept any cheques payable to cash or ourselves.

COMPLAINTS

To make a formal complaint in writing or to obtain further information please contact Lifetime Financial Management Ltd, Compliance Dept, 1st Floor, City Gate, 17 Victoria Street, St Albans, Herts AL1 3JJ. Telephone 01727 848412.

If we are unable to conclude your written complaint within 8 weeks of receipt, you may be entitled to contact the Financial Service Ombudsman for an independent assessment.

Financial Ombudsman Service, Exchange Tower, London E14 9SR. Consumer helpline: 0800 0234567 or 0300 1239123. Switchboard: 0207 964 1000. E-mail: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk