



About our insurance services

IKAP LIFE

Ground Floor, Alexandra Court, Carrs Road, Cheadle, SK8 2JY

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?

Life and Health Insurance

- We offer products from **all UK insurers**.
 - We offer products from a selected number of UK insurers.
 - We only offer products from a single insurer.
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3. Which service will we provide you with?

- We will **advise** and make a **recommendation** for you after we have assessed your needs for Shareholder Protection Insurance, Key Man Insurance, Term Assurance, Mortgage Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Relevant Life Insurance, Group Life, Income Protection, Group Health & Cash Plans.
 - 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 our services?

- A fee.
- No fee.**

In the unlikely event that you fail to maintain your premium or cancel your policy within the first 24 months, we reserve the right to charge you an early cancellation fee. This fee is £720. Payment should be within 28 days.

5. Who regulates us?

Ikcap Life Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Registered number is 583120.

Our permitted business is advising on and arranging **Non Investment Insurance**.

You can check this on the FCA's Register by contacting the FCA on 0845 606 1234 or visiting the FCA's Website <https://register.fca.org.uk/>

6. What to do if you have a complaint

If you wish to register a complaint, please contact us in writing at the above address or by phone on 0161 870 2983.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk

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 90% of the claim, without any upper limit.

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the “Act”). By signing this document, you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0161 870 2983 or in writing at IKAP LIFE Ltd, Ground Floor, Alexandra Court, Carrs Road, Cheadle, Cheshire, SK8 2JY

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.