### INFORMATION AND DISCLOSURE DOCUMENT



## **About our Insurance and Mortgage services**

Love My Club Ltd is a trading style of Switch Lifestyles.co.uk Ltd who are authorised and regulated by the Financial Conduct Authority. Registered in England & Wales (FCA number 842488)

## 1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

#### Insurance

MET LIFE EVERY DAY PROTECT

MET LIFE CHILD SHIELD

These are cash plan insurances with No underwriting and no advice. All Policy documentation can be downloaded. You will also receive copies from Love My Club on activation

Love my Club do not charge a fee for these policies and will be paid

A commission from Met Life

Your bank details will NOT be stored and will only be used to submit your application

## 3. Who regulates us?

Love My club is a trading name of Switch Lifestyles Ltd who are authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website <a href="https://www.fca.org.uk/firms/systems-reporting/register">www.fca.org.uk/firms/systems-reporting/register</a>. Our FCA number is 842488

# 4. What to do if you have a complaint

If you wish to register a complaint, **please write to**: Switch Lifestyles Ltd, Armstrong House, First avenue, Doncaster Finningley Airport, Doncaster DN9 2GA



By phone: 0788 990 2256

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

## 5. 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

Insurance advising and arranging is covered for 90% of the claim with no upper limit [or]

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

IMPORTANT NOTE: We will never ask you to provide your bank details via email. Neither will we request money from you via email that is for an amount higher than our pre-agreed fees. We do not hold clients money in our account. Any such request is NOT GENUINE and you should check with us first. PLEASE BE VIGILANT

Tel 0788 99 02256 Email Admin@switchlifestyles.co.uk Website www.switchlifestyles.co.uk

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