



about our insurance services

Approved Life
1st Floor, Unit A
Marlborough Business Centre
George Lane
South Woodford
London
E18 1AD



APPROVEDLIFE.com

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?

- We offer products from a range of insurers for term assurance and critical illness cover.
- We only offer products from a limited number of insurers for whole of life, income protection, private medical insurance and home insurance. A list of insurers we offer insurance from is available on request.
- We only offer products from One Family for non-underwritten whole of life plans.

3. Which service will we provide you with?

- 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.

4. What will you have to pay us for our services?

- A fee.
- We do not charge a fee for our service; however, if you take a policy out through us we will be paid by commission from the provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Approved Life is a trading style of SHK Finance Limited, who are authorised and regulated by the Financial Conduct Authority under registration number 579963

Our permitted business is insurance mediation.

You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register/ or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

By email:

complaints@shkfinance.co.uk

In writing:

Complaints Department
Approved Life
1st Floor, Unit A
Marlborough Business Centre
George Lane
South Woodford
London
E18 1AD

By phone: Telephone us on 0800 002 9479

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

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

For firms declared in default on or after 3 July 2015 Protection is at 100% where claims:

- (a) arise in respect of a liability subject to compulsory insurance; or
 - (b) arise in respect of a liability subject to professional indemnity insurance; or
 - (c) arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity including contracts for Long Term Insurance such as Long Term Care, pensions and annuities
- Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS. Visit www.fscs.org.uk or 0800 678 1100.