

## (IDD) Initial Disclosure Document

**keyfacts**®

## About our services and costs

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates all financial activity in the UK. This document has been designed by the FCA, to be given to consumers considering buying certain financial products. You need to read this important document as it explains the service and products you are being offered and how you will pay for them.

### 2. What products do we

#### offer? Insurance



✓	We provide medically underwritten policies on both a Term and Whole of Life basis. These include Life, Critical and Serious Illness cover, Income Protection, Child Serious Illness, Education cover, Family Income Protection and Private Medical Insurance. These Policies are provided by Legal and General, Vitality Life and Vitality Health. We Provide Guaranteed Over 50's plans and Funeral plans through One Family Mutual Assurance and Golden Charter.
✓	For Home Insurance we provide Buildings & Contents cover through Legal & General and Uinsure.

### 3. Which service will we provide you with?

#### Insurance

✓	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 do ask you some questions, to narrow down the selection of products that we will provide details on, and explain them to you fully; you will then need to make your own choice about how to proceed. We will not advise you to cancel any existing insurance policies that you have in place, we will however inform you of your options regarding this, should you ask. You have a 30-day cancellation right for any insurance product that is sold to you, if you cancel within this period, any premiums paid will be refunded to you – if you cancel after this time, no refunds will be made and the policy will be terminated. All of our calls are recorded for quality and compliance purposes.

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

	A fee
	No fee

By setting up an insurance policy, we get remunerated by the insurance company, and we will make no charge to you directly for any of our services.

#### 5. Who regulates us?

We Insure LTD are authorised representatives of Hayden Williams Independent Financial Services Ltd of 24B College Street, Ammanford, Dyfed, United Kingdom, SA18 3AF Our FCA Register Number is: 486350.

You can check this on the FCA's Register by visiting the FCA's Website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234.

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

If you wish to register a complaint, please contact: in writing: We Insure LTD, 24B College Street, Ammanford, Dyfed, United Kingdom, SA18 3AF by phone: 03334432734

By email: [support@weinsureltd.com](mailto:support@weinsureltd.com)

Or

Hayden Williams Independent Financial Services Ltd of 24A College Street, Ammanford, Dyfed, United Kingdom, SA18 3AF by phone: 07786 376 136

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

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