

# Key Facts

## About our Insurance Services

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

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

#### Insurance

- ☒ We offer products from a range of insurers.
- ☐ We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- ☐ We only offer products from a single insurer.

### 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 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?

#### Insurance

- ☐ A fee.
- ☒ No fee. We will be paid by commission from the provider. You will receive a quotation which will tell you about any other fees relating to a particular insurance policy.

### 5. Who regulates us?

Vita is a trading style of Vita Financial Ltd, which is an appointed representative of Cavendish Online Ltd, which is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register number is 469385.

Our permitted business is advising on and arranging non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 67 68.

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

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

**In writing:** Vita, The Maltings, East Tyndall Street, Cardiff Bay, CF24 5EA

**By phone:** 0800 988 36 37

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.

You can find out how to do this on the FOS' website, [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), or by contacting the FOS on 0800 023 4567.

### 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.

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

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.