



Terms of Business

This Terms of Business document sets out the terms and conditions under which we conduct our business.

Regulation

Blueberry Life Ltd, at registered address One Canada Square, London E14 5AA, is authorised and regulated by the Financial Conduct Authority as an Appointed Representative of Gateway Platform Services Limited. Blueberry Life Ltd Firm Reference Number is 982132 and it is authorised for insurance distribution.

You may check this information on the FCA's Register by visiting www.fca.org.uk/register or by contacting them on 0800 111 6768.

Direct or Indirect Shareholdings

We do not have a direct or an indirect holding representing more than 10% of the voting rights or capital in any insurance undertaking, nor do any insurance undertakings, or its parent undertaking have a direct or indirect holding representing more than 10% of the voting rights or capital in Blueberry Life Ltd.

Our Services

We offer our services to you which include:

- Dealing as agent in non-investment insurance contracts
- Assisting in the administration and performance of a non-investment insurance contract
- Making arrangements with a view to transactions in non-investment insurance contracts

We recognise it is important for customers to be able to shop around for insurance products.

After assessing your needs, we will provide you with a quote for a tailored insurance policy.

We are under a contractual obligation to conduct insurance mediation business exclusively with one or more insurance undertakings. We may or do conduct business with the following insurance undertakings:

- The Shepherds Friendly Society Limited.

Some of the services that we provide are not regulated by the Financial Conduct Authority. You will be advised in advance of any such proposal or service.

Quotations

We will quote figures based on our insurance provider's products.

The insurer has the right to change or decline these quotes on receipt of the full proposal.

Remuneration

We will be paid a commission from the insurer for every policy sold.

Fees

In addition to the premiums charged, we will not charge you fees to cover the administration of your insurance.

Client Money

We collect premiums under risk/cascaded risk transfer arrangements from the insurer.

Conflicts of Interest

In the ordinary course of our business, we may become aware of circumstances that either risk compromising our duty to you or another client or both. We have procedures in place to manage these circumstances which may include ceasing to act for one or more parties.

If through exceptional circumstances *Blueberry Life Ltd* or any of its Directors or other customers has a material interest in business you ask to be transacted for you, we will make you aware of the conflict of interest and we will obtain your consent before your instructions are carried out.

A copy of our Conflicts of Interest Policy is available on request.

Treating you Fairly

We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality

Complaints

If you wish to register a complaint please contact the *Complaints Manager*, in writing at *Blueberry Life Ltd, One Canada Square, London E14 5AA*, by email on complaints@blueberrylife.com or by telephone on 020 0333 1800. Our internal complaints procedure is available on request.

You may be entitled to refer a complaint against us to the Financial Ombudsman Service if you are not satisfied with our final response. The contact details are as follows:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: <http://www.financial-ombudsman.org.uk/>

E-mail: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme if we cannot meet our obligations. Scheme arrangements are available from the FSCS at <http://www.fscs.org.uk/>.

The limits of compensation are:

- Protection is at 100% where claims:
 1. Arise in respect of a *liability subject to compulsory insurance*; or
 2. Arise in respect of a *liability* subject to *professional indemnity insurance*; or
 3. Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity;
- Protection is at 90% where claims arise under other types of policy with no upper limit.
- No protection is available for Goods in Transit, Marine, Aviation and Credit Insurance.
- Contracts of reinsurance are also not protected.

Your Responsibilities

In order for us to fulfil our responsibilities to you, you must:

- Disclose completely and accurately the necessary information to us
- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any agreement we arrange for you

Your Right to Cancel

You have the right to cancel, without penalty and without giving any reason, within:

1. 30 days for a contract of insurance which is, or has elements of, a pure protection contract or payment protection contract; or
2. 14 days for any other contract of insurance or distance contract

Data Protection and Confidentiality

We treat any personal data in accordance with the Data Protection Regulations.

The information we receive from you is used to provide you with quotations and arrange insurance through our insurance provider(s)/broker(s). Arranging insurance

may involve the transfer of personal information to underwriters, agents or service providers, industry regulators and our auditors and they may use this information for research, statistical analysis and crime prevention. You have the right to cancel your authority to use such information.

Full details of the use and disclosure of your information is contained within the terms and conditions of any agreement, which you should read before signing.

All customers' records are treated as private and confidential.

If you want a copy of your records, for which there will be no charge, please send a request to *the Data Protection Officer at Blueberry Life Ltd, One Canada Square, London, E14 5AA.*

We are required to verify your identity in accordance with the Proceeds of Crime Act 2002 (POCA) and the Money Laundering Regulations 2007.

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