



Over 50s Life Cover

About Post Office Management Services Limited's and Post Office Limited's services

Who are we?

Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number (FRN) 630318. Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office Money and the Post Office logo are registered trademarks of Post Office Limited. The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by FRN.

What service will we provide?

Post Office Management Services are an intermediary and work on behalf of your insurer to offer products and services in relation to your life insurance needs. We will only provide you with information about Post Office Money Over 50s Life Cover from a single provider. You will not receive advice or a personal recommendation from us about this policy. You will need to make your own choice about whether it is suitable, based on the information we will provide to you.

Whose products do we offer?

We only offer Post Office Money Over 50s Life Cover provided by The Royal London Mutual Insurance Society Limited. We are contractually obliged to only sell Post Office Money Over 50s Life Cover provided by The Royal London Mutual Insurance Society Limited.

If you buy a Post Office Money® Over 50s Life Cover product by post, in a Post Office branch or over the telephone, it is arranged and sold by Post Office Limited and Post Office Management Services Limited. If you buy online, it is arranged and sold by The Royal London Mutual Insurance Society Limited following an introduction by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited, which is authorised and regulated by the Financial Conduct Authority, FRN 630318. Registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office Money and the Post Office logo are registered trademarks of Post Office Limited.

Post Office Money® Over 50s Life Cover is provided and administered by The Royal London Mutual Insurance Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FRN 117672. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL.

These details can be checked on the Financial Conduct Authority website.

Post Office and Royal London are not part of the same corporate group.

How to make a complaint

If you wish to register a complaint regarding the service we have provided, please use the contact details below.

Post Office Money® Insurance
City Park
368 Alexandra Parade
Glasgow
G31 3AU

Tel: **0330 123 1382**

Once we have received your complaint, we will attempt to sort out the problem immediately. If you are not happy with the way we have resolved your complaint or if we haven't sent you a final response within 8 weeks, you have the right to refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: **0800 023 4 567**
(calls to this number are free on mobile phones and landlines)

Phone: **0300 123 9 123**
(calls to this number cost no more than calls to 01 and 02 numbers)

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

Financial Services Compensation Scheme

Post Office Limited is covered by the Financial Services Compensation Scheme. 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 100% of the total claim with no maximum.

For further information about the Financial Services Compensation Scheme, contact the FSCS at:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Phone: **0800 678 1100** or **0207 741 4100**

E-mail: **enquiries@fscs.org.uk**

Website: **www.fscs.org.uk**

Demands and needs

Post Office Money Over 50s Life Cover is designed to meet your demands and needs if you wish to ensure that a guaranteed cash sum is payable on your death. Please note if you die of natural causes within the first 12 months, the fixed cash sum would not be payable. In this instance an amount equal to one and a half times the premiums paid would be returned to your estate. If you buy a Post Office Money Over 50s Life Cover policy, Post Office Management Services Limited will pay a commission to Post Office Limited and also receive a commission from Royal London, both of which are calculated on the basis of a % of the gross premium you pay.