



**LMP Protect**  
Unit 109, Drysdale Street,  
London N1 6ND

T 020 3865 1049  
E [enquiries@LMPProtect.co.uk](mailto:enquiries@LMPProtect.co.uk)  
[LMPProtect.co.uk](http://LMPProtect.co.uk)

## Terms of Business Agreement

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

The FCA is the independent watchdog that regulates financial services. LMP Protect is a trading name of London Mortgage Partners Ltd which is authorised and regulated by the FCA. Our Firm Reference Number is 917873. Our permitted business is advising and arranging mortgages and non-investment insurance contracts, as well as credit-broking. You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk>.

### 2. Whose products do we offer?

**Pure Protection** (i.e. Life Insurance, Critical Illness and Income Protection): We offer a range of products from a range of insurers from across the market which represents the Whole of Market. A list of Insurers we offer Pure Protection products from is available upon request.

**General Insurance:** We do not directly advise on or arrange general insurance products but will introduce you to Uninsure who may be able to provide you with this service.

**Wills:** We do not directly advise on or arrange Will-writing but will introduce you directly to Cornerstone Wills Ltd who may be able to provide you with this service.

**Mortgages:** Should you wish to arrange a Mortgage we can refer you to London Mortgage Partners who will provide more details of the products and service they offer.

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

**Pure Protection:** We provide our services on an advised basis. You will receive advice or a recommendation from us as to which we believe to be the most suitable product for your requirements, from the range of providers whose products we offer, once we have assessed your demands and needs. In all cases, we will arrange the product on your behalf.

**General Insurance & Wills:** We do not advise on or arrange these products and act solely on an introducer only basis.

#### 4. Disclosure of Information.

It is important that you understand that any information, statements, or answers made by you to us or your Insurer are your responsibility and must be correct, as failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover. These facts must be disclosed at the earliest opportunity and certainly at each renewal. If you are a retail client you are duty bound to avoid any misrepresentation & if you are a commercial client you are duty bound to make a fair representation of risk (more information is available upon request). Responsibility for this is solely yours as we cannot be expected to have known facts which have not been disclosed to us. Please keep copies of any documentation sent to you for future reference.

#### 5. What will you have to pay for the service?

**Pure Protection:** We will not charge a fee for this service. We may receive commission from the Insurance provider. The amount which we receive will be dependent on various factors and will be disclosed to you in the insurance documentation.

#### 6. Professional Indemnity Insurance.

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory for mortgage and insurance intermediaries.

#### 7. Cancellation rights.

**Pure Protection:** If you wish to cancel your policy please contact us in writing at London Mortgage Partners Ltd, Cancellations Department, Unit 109 Drysdale Street, London, N1 6ND or by phone on 0203 865 1049.

Please note that we operate on an auto renewal basis, in that all policies will be automatically renewed at renewal date, unless otherwise specified or unless you have informed us of your intention to lapse the policy.

Your statutory rights are not affected.



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

If you wish to register a complaint, please contact us in writing at LMP Protect, Complaints Department, Unit 109 Drysdale Street, London N1 6ND or by phone on 0203 865 1049. If you wish to obtain a copy of the firm's Complaint Handling Procedure, please be in contact with LMP Protect.

Please be assured that we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). **Full details can be found on the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).**

## 9. We are 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.

**Pure Protection:** Advising and arranging of optional insurance policies is covered for 90% of the claim, without any limitation. Compulsory insurance policies are covered 100%.

**Mortgage:** Mortgage advising and arranging is covered up to a maximum of £85,000. Further information about the compensation scheme arrangements is available from the FSCS.

## 10. Data Protection

LMP Protect is registered with the Information Commissioners Office and we comply with the relevant Data Protection legislation. If you provide LMP Protect with Personal Data of a third party, you should only do so if you are authorised to release such information by the data subject. The information you provide is subject to the Privacy Notice of the firm, which is available upon request. You may request confirmation of the information we hold about you, to which we will respond within 30 days. You consent to us or any company associated with us, processing your personal data in accordance with the Privacy Notice of the firm. If you wish to obtain a copy of the firm's Privacy Notice, please be in contact with us in writing at LMP Protect, Unit 109 Drysdale Street, London, N1 6ND or by phone on 0203 865 1049.

We may undertake checks via credit reference and fraud prevention agencies to manage your account with us. Please note that these checks should not affect your credit rating. Furthermore, any of our Product Providers (including Credit Providers), may also undertake checks via credit reference and fraud prevention agencies to obtain information with regards to your credit profile. This may affect your credit rating.



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We may communicate with you via various methods including email. Although all of our emails are scanned for viruses, it is recommended that any attachment(s) be scanned by yourselves as we cannot be held liable for any loss or damage caused by software viruses. If you choose to communicate with us via email, please be aware that email communications without the use of encryption, may not be the safest method of communication. If you wish to guarantee the safety and confidentiality of any information you send to us via email, encryption methods should be used.

I/we hereby confirm that I/we have received, read and understood this Terms of Business Agreement and understand that this forms the terms of business between myself/us and LMP Protect.

(Applicant One)

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

(Applicant Two)

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_