

## Our Terms of Business (Protection)

### Accepting our Terms of Business

These terms of business form the agreement upon which PMGI Limited ("we", "our", "us") intends to rely when you instruct us to quote and arrange insurance for you. For your own benefit and protection you should read this document carefully.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us at the address below.

### Who we are

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority (FCA).

Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB.

Our Financial Services reference number is 114942.

You can check this on the Financial Services register by visiting <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

### About our services

We are an insurance intermediary acting on your behalf.

We offer an advised service, where a personal recommendation will be made once we have assessed your needs in respect of life and illness/disability cover. We are able to recommend policies from the following insurance companies:

Vitality Life Limited

Aviva Life and Pensions UK Limited

Legal and General Assurance Society Limited

The Royal London Mutual Insurance Society Limited

### Claims

Claims are administered by the insurance company.

Contact details can be found in the policy documentation.

### Payment for our services

We do not charge for providing you with a personal recommendation. We receive commission from the insurance company. The amount received is a percentage of the premiums due in the first twelve months of the policy term.

You will receive a quotation that will tell you about the commission and any other fees that relate to the recommended policy.

### Cancellation of Insurances

You have the right to cancel your policy without penalty. Details of cancellation terms are provided in the policy documentation.

### What to do if you wish to make a complaint

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, contact us:

**By telephone** - 0151 363 5290

**By email** - [info@forcesmutual.org](mailto:info@forcesmutual.org)

**In writing** - Forces Mutual, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

If for any reason we are unable to resolve your complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service. You can obtain further information by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling 0800 023 4567.

### Financial Services Compensation Scheme

PMGI Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)

### How we use your information

PMGI Limited (trading as Forces Mutual) uses the information you give us to process your application, provide and manage your product or service, and meet our legal and regulatory obligations. We may also use it to improve our products and services and, where we are allowed to do so, contact you about relevant products and services.

We only use your information where we have a valid reason to do so, including to provide our services, meet legal requirements, for our legitimate business interests, and in some cases with your consent.

For full details of how we use your information and your rights, please see our Privacy Policy at [www.forcesmutual.org/about/privacy-policy/](http://www.forcesmutual.org/about/privacy-policy/) or scan the QR code. You can request a paper copy from your Forces Mutual representative.

You can exercise your data protection rights or update your preferences at any time by emailing [info@forcesmutual.org](mailto:info@forcesmutual.org) or calling 0151 363 5290. You also have the right to complain to the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk).



**Call Us 0151 363 5290** Mon to Fri 09:00 to 17:00

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No. 1073408. Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB. For your security all calls are recorded and may be monitored.

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