

In this document all references to “we”, “us” and “our” are references to
Lifestyle Policy Limited

1. Who are we?

We are a UK private limited company registered at Companies House under number 01489652. Our registered address is Thorpe Underwood Hall, Ouseburn, York, YO26 9SS.

2. What is our regulatory status?

We are an appointed representative of The Equine and Livestock Insurance Company Limited (ELICO) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We are listed as an appointed representative of ELICO under its Financial Services Register number: 202748. You can check this on the Financial Services Register by visiting the Financial Conduct Authority’s website at www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

3. Whose products do we offer?

We are an insurance intermediary only able to offer products from ELICO. Acting as ELICO’s agent, we arrange your policy with them. You do not pay us a fee for doing this. We receive commission from ELICO which is a percentage of the total premium that you pay to ELICO for your policy. Your policy is underwritten by ELICO.

4. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive any advice or a recommendation from us for insurance; you will receive information only. To identify your demands and needs 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.

5. Who do we represent?

We will act as agent of ELICO for the purpose of receiving and holding premiums and premium refunds in respect of ELICO policies. Premiums paid to us in relation to ELICO policies shall be treated as having been paid to ELICO and premium refunds from ELICO received by us for your benefit shall not be treated as having been paid by ELICO until we have paid them to you.

6. What will you have to pay us for our services?

- Fees may become payable for default on a premium payment, policy alterations, policy cancellation and reinstatement. These fees are set out in detail in your policy wording.
- No fee

7. Ownership

ELICO does not own any of our shares, and it does not have any voting rights in or over us; nor does any other insurer.

8. What to do if you have a complaint?

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

- in writing** Chief Experience Officer, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
- by email** Complaints: feedback@emporium.co.uk | Customer Contact: hello@emporium.co.uk | Claims: claims@emporium.co.uk
- by telephone** Customer Contact: 03300 244 005 | Claims: 03300 244 006

Complaints will be acknowledged within 5 working days. We will issue a final response within 8 weeks of receiving your complaint.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR (tel: 0800 023 4567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of our response.

9. 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. Further information about compensation scheme arrangements is available from the FSCS (tel: 0800 678 1100, website: www.fscs.org.uk/what-we-cover/insurance/)

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