



Initial disclosure document for non-investment insurance contracts

Lyfplan Limited

55 Loudoun Road
St John's Wood,
London
NW8 0DL

We operate as an approved representative of Tuto Money Ltd. Using the trading style Vidaguard.

Tuto Money Ltd
Carrs Farmhouse
37 Overend
Elton
Peterborough
PE8 6RU
Tel - 01733 235221

We are an insurance intermediary that is acting on your behalf when delivering our services to you.

You should use the information provided within this document to decide if our services are right for you.

WHOSE PRODUCTS DO WE OFFER AND WHAT SERVICE WILL WE PROVIDE?

For **Life Assurance, Critical Illness Cover, Mortgage Protection, Income Protection Plans** we will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of noninvestment insurance contracts.

For **Private Medical Insurance** we will offer a personal recommendation, but this will not be based on a fair analysis of the market. We offer this from a single provider called Vitality Health

For **Buildings and Contents cover** We will provide you with guidance that will help you to choose non-investment insurance contracts that may be suitable for your needs and circumstances, although we will not provide a recommendation or advice on whether particular contracts are suitable for you or your individual circumstances. We offer products based on a fair analysis for all types of non-investment insurance contracts.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

INSURANCE

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the insurer.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

CONFLICTS OF INTEREST

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

WHO REGULATES US?

Tuto Money are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 492514. **Lyfplan Limited** Are an approved representative of Tuto Money.

Our permitted business is '*advising on and arranging non-investment insurance contracts*'.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/>

WHAT TO DO IF YOU HAVE A COMPLAINT

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

In writing Complaints Department
 Lyfplan Limited
 Carrs Farmhouse
 37 Overend
 Elton
 Peterborough PE8
 6RU

By Email compliance@tuto.org.uk

By phone 01733 235221

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by calling 0800 0234567

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 will depend on the type of business and the circumstances of the claim.

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

MEANS OF COMMUNICATION

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.