

TERMS OF BUSINESS

ABOUT OUR SERVICES

WHO WE ARE

Simplify is a trading style of OF Network Limited who is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Our Financial Services Register number is 809686

OUR SERVICES

We don't advise you on insurance purchased from our website, but we provide information in a clear and simple to understand format.

We offer life insurance, whole of life insurance and critical illness insurance from a panel of leading insurers. Those providers are Aviva, Zurich, Vitality Life, Aegon, Royal London and Legal & General.

We offer accident policies from a single provider – MetLife.

We may use a range of other providers if you are not able to obtain insurance from the panel that we normally use.

THE COSTS OF OUR SERVICES

No fee for Life Assurance, Whole of Life, Critical Illness and Accident policies. We will be paid by commission from the insurance company as a percentage of the policy premium.

A fee of £15 for a customer's request to make changes to a policy (such as a new address, contact details, name, etc). Such fees are charged for additional administration work. No fees apply if a request is made within 30 days of the policy start date or directly at any time with the insurance provider.

OTHER INFORMATION

OUR ETHICAL POLICY

We aim to provide you with the easiest way to buy insurance online and in doing so, we will:

- Give you complete freedom of choice
- Provide you with simple to understand information throughout our website
- Give you further assistance on the telephone at your request
- In our telephone dealings with you we will always be fair, open and transparent
- Not disturb you with calls if you didn't ask for them
- Keep your information encrypted and strictly confidential

YOUR DISCLOSURE DUTY

It is your responsibility to provide complete and accurate information to an insurance provider to the best of your knowledge.

Please be aware that if you fail to disclose any relevant medical, lifestyle or occupational information, or any change of circumstances to an insurance provider, then the terms of your desired plan may be invalidated (e.g. an insurance claim may not be paid).

We strongly recommend that the information you provide is checked thoroughly prior to submission.

If you are uncertain or do not understand the meaning of a question, you should contact us immediately.

LANGUAGE

Our website is available in two languages: Polish and English. However, all documents issued will be in English only unless agreed otherwise at the outset.

THE DATA PROTECTION ACT 2018

Please refer to Privacy Policy document to find full details on our Privacy Policy

COMPLAINTS

If you wish to register a complaint, please write to Simplify, Suite F3, Riverview House, Friarton Road, Perth, PH2 8DF or email us on office@gosimplify.co.uk.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and 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

COMPENSATION SCHEME

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

ELECTRONIC VERIFICATION

We may be required to verify the identity of our clients, for this purpose we may use electronic identity verification systems.

LAW

This agreement is governed and shall be construed in accordance with the Law of Scotland and the parties shall submit to the exclusive jurisdiction of the Scottish Courts.

FORCE MAJEURE

OF Network Limited shall not be in breach of this agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

INTELLECTUAL PROPERTY RIGHTS

All information on the website www.gosimplify.co.uk (including but not limited to logo, text, trade names, brands) belong to OF Network Limited. You must not copy, modify or distribute them for commercial purposes without prior written consent of OF Network Limited.

You may download or copy the content items on this website for personal non-commercial use only.