

# About our insurance services



**London Mutual**  
Credit Union

**79 Denmark Hill, Camberwell, London SE5 8RS**

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## 1. The Financial Service Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

We work in conjunction with certain other insurance intermediaries: CUNA Mutual Group Limited and Heath Lambert Limited.

We can only offer products underwritten by the following insurers:-

### Motor, Home and Travel Insurance

This insurance is underwritten by a member of a panel of insurers managed by Heath Lambert Limited. A list of all insurers on the Heath Lambert panel for general insurance is available upon request.

### Life Assurance

CUNA Mutual Life Assurance (Europe) Ltd  
Registered in Ireland No. 389174,  
Registered office The Harcourt Building, Harcourt Street, Dublin 2, Ireland

### Payment Protection Insurance & Mortgage Cover+ (Mortgage Payment Protection Insurance)

CUNA Mutual Insurance Europe Ltd  
Registered in Ireland No 453785  
Registered office The Harcourt Building, Harcourt Street, Dublin 2, Ireland

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

We will advise and make a recommendation for you after we have assessed your needs for the Payment Protection Insurance.

We provide an introduction only should you wish to receive a quote for Family Life+ or Mortgage Cover+. You may receive a free quote for any of these products via phone or online. You will then need to make your own choice about how to proceed.

We provide an introduction should you wish to receive a quote for motor insurance, home and/or contents insurance, travel insurance, You may receive a free quote for any of these products by calling 0800 496 1437. You will then need to make your own choice about how to proceed.

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

You will not have to pay us a fee for any of our services. We receive payment from the insurers listed in section 2 above for acting on their behalf in relation to the sales of insurance products to our members.

## 5. Who regulates us?

London Mutual Credit Union is authorised and regulated by the Financial Services Authority. Our FSA registered number is: **213248**

Our permitted business is: Deposit Taking and Insurance Mediation.

You can check this on the FSA's register by visiting the FSA's website on [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

## 6. What to do if you have a complaint

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

**In writing** London Mutual, 79 Denmark Hill, Camberwell, London SE5 8RS

**By telephone** 020 7787 0770

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## 7. 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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