



Important information about our insurance services

Cigna Insurance Services (Europe) Limited

1 Drake Circus,
Plymouth, Devon
PL1 1QH

This policy is administered by Cigna Insurance Services (Europe) Limited and is underwritten by CIGNA Life Insurance Company of Europe S.A.-N.V.

Any references to “**Cigna Insurance Services**” below are to Cigna Insurance Services (Europe) Limited and references to ‘**Cigna Life**’ are to CIGNA Life Insurance Company of Europe S.A.-N.V.

The information set out below is provided by Cigna Insurance Services as administrators of the policy.

Ownership

Cigna Insurance Services (Europe) Limited is part of the Cigna group of companies.

The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

Our Firm Reference Number is 310671 and our permitted business is advising, arranging, dealing in, and the administration and performance of non investment insurance contracts.

You can check this information by visiting the Financial Services Register at www.fsa.gov.uk/register/home.do or by phoning 0800 111 6768 (freephone) or 0300 500 8082.

The product range

Cigna Insurance Services do not offer life insurance products on the basis of a fair analysis of the life products available in the market. Cigna Insurance Services can only offer and provide you with life insurance products underwritten by Cigna Life.

The service that you will receive

You will not receive any advice or recommendation from Cigna Insurance Services in connection with the policy or any Cigna Life product. You may be asked some questions to better determine the level and extent of cover you require. However, you will need to make your own choice about whether it is in your interests to proceed with the policy and whether it is suitable for your particular requirements and circumstances.

Premiums

Premium payments are accepted by Cigna Insurance Services as agent for, and on behalf of, Cigna Life.

Complaints

If you would like to complain regarding your policy or any of the services provided in connection with it, please contact Cigna Insurance Services either by writing to the Customer Relations Department, Cigna Insurance Services, 1 Drake Circus, Plymouth PL1 1QH or by calling 0330 102 5892 (Monday to Friday 9am – 5pm). Calls may be recorded and monitored. Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles. If your complaint cannot be resolved to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

(Please refer to Section 12: Customer Service of the Policy Terms and Conditions for further details)

Financial Services Compensation Scheme

Cigna Life Insurance Company of Europe S.A. – N.V. is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the FSCS, depending on the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephone on 0800 678 1100 or 020 77414100.