

About our insurance services

1. The Financial Conduct Authority (FCA)

The FCA 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 offer products from a range of insurers.



We only offer products from a limited number of insurers for Term Life Assurance, Confidential Life Insurance, Personal Accident Insurance (including Accidental Death only), Travel Insurance, Income Replacement Insurance and Commercial Insurance.

Ask us for a list of insurers we offer insurance from.



We only offer a product from Hiscox Insurance Services (Guernsey) Limited for Kidnap & Ransom Insurance.

3. 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 advice or a recommendation from us. 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.

4. What will you have to pay us for this service?



A fee.



No fee.

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

5. Who regulates us?

Pulse Insurance Limited, 6 Oxford Court, St James Road, Brackley, Northants NN13 7XY is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 308626.

Pulse Insurance Limited's permitted business is arranging general insurance contracts and life policies for commercial and retail customers.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

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

... in writing Write to The Managing Director, Pulse Insurance Limited, 6 Oxford Court, St. James Road, Brackley, Northants NN13 7XY.

... by phone Telephone 01280 841430

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 of pure protection contracts and general insurance claims arising from the death or incapacity of the policy-holder owing to injury, sickness or infirmity is covered for 100% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For other classes, protection is at 90% with no upper limit.

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

8. How do we handle client money?

Pulse maintains Statutory Trust accounts with approved banks in the UK and Ireland for the receipt of client money. Confirmation has been obtained from these banks that funds within these accounts may not be applied to offset other accounts maintained by the Company.

Where client money is received by Pulse, agreement has been reached with underwriters that payment of the money to us is the same as if had been paid to them. This means that if we do not make payment to the underwriter, neither you nor your client will be obliged to pay again.

Investment Income, including bank interest, earned on client money will be retained for the benefit of Pulse Insurance Limited.