

About our insurance services

keyfacts[®]



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 for Life Insurance, Home Insurance and Critical Illness Insurance.



We offer products from a limited range of insurers for Income Protection



We offer products from a single insurer

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 our services?



A fee.



No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. Should you cancel your policy within the first two years we may charge an administration fee for the work we have done in arranging your policy. We will tell you how much this will be and when it is charged.

5. Who regulates us?

Rangers Protect is a trading name of SaveOnLife.co.uk Ltd who are an Appointed Representative of Lifetime Protection Services Limited, Suite 2, Lomond Court, Castle Business Park, Stirling, FK9 4TU, who are authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging non- investment insurance contracts. Our FCA register number is 535386. You can check this on the FCA's Register by visiting the FSA's Website <https://register.fca.org.uk/> or by contacting the FCA 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 Lifetime Protection Services Limited, Lomond Court, Castle Business Park, Stirling, FK9 4TU

....by phone 01786 477800

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)?

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>

Rangers Protect Customer Privacy Policy

Rangers Protect is a trading name of Save On Life.co.uk Ltd (our Firm), a Company Registered in Scotland whose Company Registration Number is SC411609. Saveonlife.co.uk is an Appointed Representative of Lifetime Protection Services Limited which is authorised and regulated by the Financial Conduct Authority. FCA Number 535386.

As the controller of your data, Saveonlife.co.uk trading as Rangers Protect and Lifetime Protection Services comply with Data Protection laws in the United Kingdom and the EU General Data Protection Regulation (GDPR). This Privacy Policy details how Saveonlife.co.uk trading as Rangers Protect and Lifetime Protection Services processes your personal data. Calls to and from our offices may be recorded and or monitored for customer services purposes.

Why should you read this document?

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (Your Personal Data). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

What do we mean by "Your Personal Data"?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number and the like. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your insurance requirements Your Personal Data may include:

Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity. Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history. Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents. Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically about the processing we may undertake in relation to this type of information). Any pre-existing insurance products and the terms and conditions relating to these.

The basis upon which our Firm will deal with Your Personal Data. When we speak with you about your insurance requirements we do so on the basis that both parties are entering a contract for the supply of services. In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed below. Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal data contractual responsibilities we may owe our regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

The basis upon which we will process certain parts of Your Personal Data. Where you ask us to assist you with your insurance needs, in particular Life Insurance and Income Protection insurance that may assist you in the event of an accident or illness, we will ask you information about your health and medical history (Your Special Data). We will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 16, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "Criminal Disclosures"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice.

When we process your Special Data and any Criminal Disclosures we do so on the basis that it is in the substantial public interest to be able to provide vital insurance products and as permitted by UK data protection related laws and regulations from time to time. Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to insurance. You will provide information to us verbally and in writing, including email.

If we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your identity on-line or to access your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner, details of how such software operates will be provided to you prior to the activation of the service.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will: Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (websites, email, hard drives, and cloud facilities). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service. Submit Your Personal Data to Product Insurance Product providers, both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that mortgage lenders and insurance providers may raise. Use Your Personal Data for the purposes of responding to any queries you may have in relation to any insurance policy you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware

Sharing Your Personal Data

From time to time Your Personal Data will be shared with:

Insurance providers

Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers, Product specialists, estate agents, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your circumstances). In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your insurance enquiry and to provide you with our professional services. Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice. We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party. We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us. Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or if longer than six years, the duration of this Firm's relationship with you.

Your rights in relation to Your Personal Data

You can: request copies of Your Personal Data that is under our control

ask us to further explain how we use Your Personal Data

ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)

ask us to send an electronic copy of Your Personal Data to another organisation should you wish

change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

How to make contact with our Firm in relation to the use of Your Personal Data. If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact: Blair Mitchell (Lifetime Protection Services Limited Compliance Manager), Suite 2, Lomond Court, Castle Business Park, Stirling, FK9 4TU or email blair.mitchell@bonaccordlife.com. If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time. You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.