

About our services and costs



Aviva UK Digital Limited.
St Helen's, 1 Undershaft, London,
EC3P 3DQ

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised and regulated by the FCA as an insurance intermediary and sell insurance products, acting on behalf of the insurer. This document provides information required by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

- We offer products from a range of insurers.
 - We only offer products from a limited number of insurers.
 - We only offer Life and Critical Illness products from Aviva Life & Pensions UK Limited for life insurance and critical illness cover.
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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 personal recommendation from us for life insurance and critical illness cover. 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.
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4. What will you have to pay us for our services?

- A fee.
- No fee.

Our staff are salaried and they receive an annual bonus based upon the overall performance of the Aviva Group, but they receive no additional bonus, commission or other benefit from providing you with these services. Aviva Life Services UK Limited pays commission to Aviva UK Digital Limited for selling this product. This means a percentage of the premium you pay is given to Aviva UK Digital Limited. Aviva Life Services UK Limited also provides services to Aviva UK Digital Limited, such as customer contact services.

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

5. Who regulates us?

Aviva UK Digital Limited. Registered in England No 07966150. St Helen's, 1 Undershaft, London, EC3P 3DQ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 728985.

Our permitted business is intermediation of or introduction to insurance and investment products sold by the Aviva Group.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

6. Ownership

Aviva UK Digital Limited and Aviva Life Holdings UK Limited are both members of the Aviva group of companies. Aviva Life Holdings UK Limited owns more than 10% of shares in Aviva UK Digital Limited.

7. What to do if you have a complaint

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

...in writing Write to Customer Relations, Aviva, PO Box 3182, Norwich, NR1 3XE.

...by phone Telephone 0800 0686 800.

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

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

The Financial Services Compensation Scheme covers your plan. If Aviva becomes insolvent and we are unable to meet our obligations under this plan, the scheme may cover you for 90% of the total amount of your claim for insurance advising and arranging. There are some circumstances where this cover may increase to 100%. For example, where the actions of Aviva UK Digital Limited leads to the insurer Aviva Life & Pensions UK Limited being unable to pay the claim.

For further information, see www.fscs.org.uk or telephone **0800 678 1100**.

Aviva UK Digital Limited sells life insurance and critical illness policies provided and underwritten by Aviva Life & Pensions UK Limited.

Aviva UK Digital Limited. Registered in England No. 09766150. Registered office: St Helen's, 1 Undershaft, London EC3P 3DQ.

Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 728985.

Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference Number 185896.

Aviva Life Services UK Limited. Registered in England, No. 2403746. Registered Office: Aviva, Wellington Row, York, YO90 1WR.

Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 145452.

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