



Your Family Matters

Initial Disclosure Document



ABOUT US

Genistar Limited is a fast-growing financial services business, established in 2007, which distributes a range of financial protection products and financial wellbeing-related services to consumers.

Our aim and vision for the future is to help families solve the fundamental problems that keep them from achieving financial independence. We believe that everyone should create a financial game plan to help them achieve their goals for the future.

We are an insurance intermediary, and we will act on your behalf. Once we have gathered your demands and needs, we will provide you with information from a single insurer which is Vitality. Vitality's products range from life insurance, serious illness cover, income protection, private medical and much more. We will not provide a personal recommendation and we do not provide advice, it will therefore be your responsibility to ensure the policy meets your demands and needs.

OUR ETHICAL POLICY

We are committed to providing the highest standard of service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- Be open, honest and transparent in the way we deal with you;
- Not place our interests above yours;
- Communicate clearly, promptly and without jargon;
- Make clear the purpose of the visit and provide contact details;
- Act professionally with integrity;
- Provide information that is clear, fair and not misleading;



FEES AND SERVICES

We do not charge a fee for these services as we will receive commission from Vitality when we arrange a policy, the commission will be a percentage of the premium you pay to the insurer. Our representatives may also receive additional bonuses and incentives for achieving sales, recruitment and quality targets set by Genistar. This is paid by Genistar and not the insurer.

OUR SERVICES

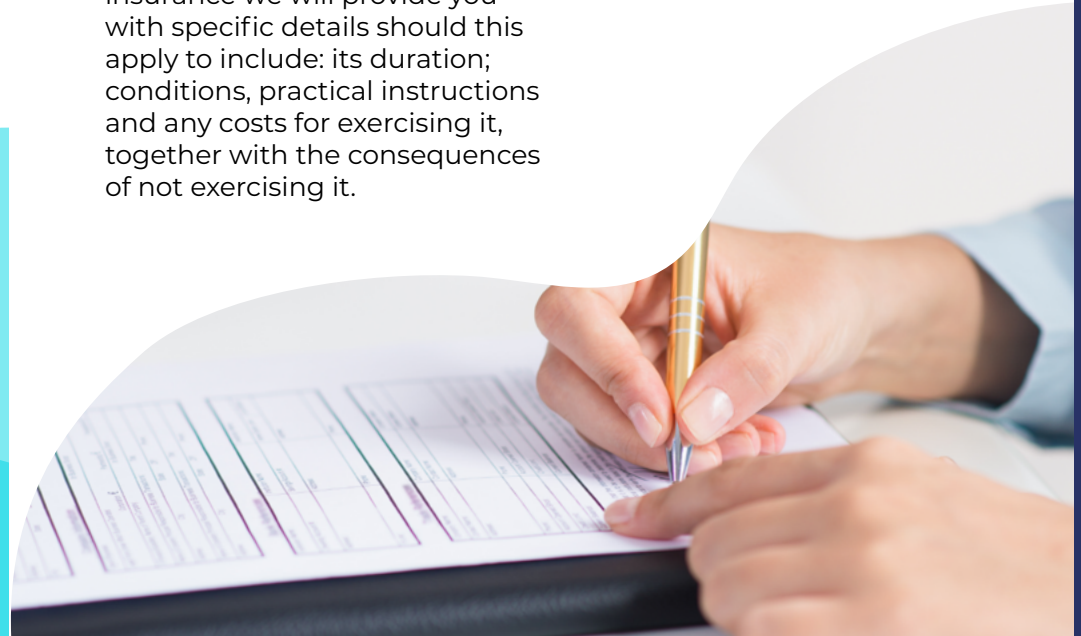
Genistar offer a personalised Financial Game Plan free of charge. A financial game plan is like a financial 'sat nav' to help you get to your destination. It is mission focused based on your financial goals. We can also introduce you to a range of products and services on behalf of our many third-party providers. These services include Personal Protection, Buildings and Contents insurance and more.

CANCELLATION RIGHTS

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

INSTRUCTIONS

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.



FINANCIAL SERVICES COMPENSATION SCHEME PROTECTION (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>

CLIENT VERIFICATION

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up to date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

LAW

This document is governed and shall be construed in accordance with the Law of **England** and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

FORCE MAJEURE

Genistar Limited shall not accept liability for any failure of or delay in performing its obligations as set out herein due to any circumstances that shall be beyond its reasonable control.

TERMINATION

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to make a complaint, please write to **Genistar Limited, Victoria House, Harestone Valley Road, Caterham, CR3 6HY** or telephone **0203 372 5085** or email complaints@genistar.net.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on **0800 023 4567**





GENISTAR

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Genistar Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 472050.