



Isle of Man Assurance Limited



ABOUT OUR INSURANCE SERVICES

The United Kingdom Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services in the United Kingdom. It requires us to give you this document. Use this information to decide if our services are right for you.

Who is my insurer?

Your insurer is Isle of Man Assurance Limited (IOMA). IOMA is a specialist provider of bespoke insurance products incorporating wealth management solutions. To find out more about IOMA, visit our website at <http://www.iomagroup.co.im>.

Whose products do we offer?

We offer our own products as an insurance product provider. We offer both life assurance products and general insurance products.

Which service will we provide you with?

IOMA is permitted to arrange deals in non-investment insurance contracts (e.g. general insurance contracts). IOMA is not licensed to provide advice or make any recommendations to you.

What will you have to pay for our services?

Our charges for administration of your policy are applied to the policy as part of the premium payable by you.

Who regulates us?

IOMA is authorised and regulated by the Isle of Man Financial Services Authority (FSA) as an authorised insurer. This can be checked on the FSA's Register of Regulated Entities (Insurance) by visiting the IOMFSA's website at www.iomfsa.im/entitiessearch.aspx.

IOMA is also regulated by the FCA for certain UK business. Our FCA Register Number is 142307. This can be checked on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/>.



Isle of Man Assurance Limited

What to do if you have a complaint?

If you wish to register a complaint please contact us:

In writing The Compliance Officer
Isle of Man Assurance Limited
IOMA House
Hope Street
Douglas
Isle of Man
IM1 1AP

By telephone 01624 681200

By email info@iomagroup.co.im

If you cannot settle your complaint with us, depending upon its nature, you may be able to refer it to the Financial Ombudsman Service in the UK. If your complaint does not fall within the remit of the Financial Ombudsman Service in the UK you may have a right of referral to the Isle of Man Ombudsman, the Isle of Man Financial Services Ombudsman Scheme (<https://www.gov.im/oft/ombudsman>).

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

We are covered by the FSCS. Eligible holders of insurance policies issued by Isle of Man Assurance Limited who are resident in the UK may be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities to them. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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