



Our WILL / POA Services & Costs (Terms of Business and Key Facts)

Authorisation Statement

The Insurance Helpline is a trading name of IHL (Glasgow) Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Number is 591366. 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 or by contacting the FCA on 0800 111 6768.

Our Services

WILLS and Power Of Attorney (POA): This service includes; Advice, Drafting, Final Documents, Safe Storage and Registration.

The Costs of our Services (2019/2020)

Professionally Advised WILLS: Consultation and Administration - £100.00 per WILL. £180.00 for Partners living at same address.

Do it yourself Will Kit: £10.00 per Will. Please note: This service is without professional advice by our Will consultant.

Will checking for Validity – Free. Storage: At the National Will Archives. £22.00 per year. Retrieval - £6.00 per document, £10.00 on death for faster delivery including on weekends. All charges are payable at the outset and fully refunded if you cancel within 7 days of making agreement with us as per Consumer credit cancellation act. After this period company reserves the rights to charge you for administrative work carried out. Cancellation notice must be sent by email to indira@theinsurancehelpline.org.uk

POA: Consultation, Administration and Documents - £150.00 per granter. POA registration with the Office of Public Guardian. Current fee (£79.00)* <http://www.publicguardian-scotland.gov.uk/power-of-attorney/fees>. There will be additional cost for the Certificate Provider if your GP does not provide it free of charge. You will need to take it to the Solicitor.

Time scale: Upon receipt of all required information, we will provide you with the draft WILL within 21 working days and the Final WILL within 10 working days after we receive approved Draft WILL from you. We will do our very best to adhere to this timescale except in unforeseen circumstances.

Procedure: Step1: Contact IHL Will Service at ----- Step2: Speak to Advisers: Discuss your needs and book appointment with IHL Will consultant. Step3: Complete your personal ‘Will Instruction form’. Send it to IHL Will Consultant. Step4: Receive your Draft Will. Step5: Approve and send it back to the consultant. Step6: Receive your Final Will. Step7: Complete attestation by Witness. Step8: Send it back to the Consultant for final check.

Our Ethical Policy

We are committed to providing the highest standard of advice and 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;

- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.
- Will Writing Consultant is a member of Society of Will Writers (SWW), UK and complies with its Code of Practice and regulation.
- A customer satisfaction survey is available through our online portal, email and postal service. We strive on customer's feedback to improve our working relationship with you.

Your Responsibility

We would ask you to give **clear and accurate** instruction in writing in the form provided by us within the specified time period.

We ask you to give us honest and true information that you would like added to your WILL. We will not be held responsible for your decisions and your instructions. We reserve the rights to terminate our contract with you if you do not engage with our legal advice in preparation of the WILL and POA.

Complaints

If you wish to register a complaint, please write to: Complaints Officer, Miss Fenella Pole, **The Insurance Helpline 54A Balshagray Drive, Glasgow, G11 7DA**-. 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 4 567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation.

Data Protection

The information you have provided is subject to the Data protection acts of UK. We will not pass on your personal information to any other organisation without your permission. By signing this document, you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management. **After we have provided you with the final Will, Power of Attorney and copies we will not retain these documents on our database.**

We assure you that we will treat all personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

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 agreement is governed and shall be construed in accordance with the Law of **Scotland** and the parties shall submit to the exclusive jurisdiction of the **Scottish** Courts.

Force Majeure

The Insurance Helpline shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its 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.

DECLARATION (Office Copy):

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I/we accept the above terms of business. I/we acknowledge that the receipt of this agreement.

Client(s) Name
.....

Client(s) Signature
.....

Date

Client(s) Name
.....

Client(s) Signature
.....



Date

DECLARATION (Customer's copy):

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I/we accept the above terms of business. I/we acknowledge that the receipt of this agreement.

Client(s) Name
.....

Client(s) Signature
.....

Date.....

Client(s) Name
.....



Client(s) Signature

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Date.....