



## TERMS OF BUSINESS

# About our Services

Dragonfly Crowd Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 912688. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services. Use this document to decide if our services are right for you. It explains the service we offer and how you will pay for it.

All information we provide will be made clear and accessible to you. You will also be given the choice to receive the information relating to any insurance products in paper format, free of charge. If you would like a paper copy at anytime then please let us know.

### Who Are Dragonfly Crowd Ltd?

We act as an Independent Intermediary on behalf of our customers. Our Service and permitted business includes advising and arranging insurance. We will advise and make a personal recommendation to you after we have assessed your insurance needs.

### What Products do we Advise on?

We can advise and make a personal recommendation to both Individuals and Business's on Private Medical Insurance, Dental Insurance, Cash Plans and Protection Insurance from a limited number of Insurers. Please ask us for a list of Insurers who we have researched and sourced from the market place.

### How we are paid?

We do not charge a fee for our service as we are paid commission from the Insurer which is a percentage of the total premium. You will receive a quotation from us informing you of any other fees relating to the insurance policy.





# DRAGONFLY CROWD

HEALTH & PROTECTION INSURANCE

## Complaints

It is our intention to provide you with a high level of customer service at all times. If there is an occasion when we do not meet these standards and you wish to register a complaint please contact us:

In writing: Customer Relations Manager,  
Dragonfly Crowd Ltd, 1st Floor Dart House, St George's Square, Bolton, BL1 2HB  
Phone: **01204 866902** Email: **compliance@dragonflycrowd.co.uk**  
Website: **www.dragonflycrowd.co.uk**

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

## Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. 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.

## Duty to Disclose

It is your responsibility to provide complete and accurate information to us and Insurers when you take out an insurance policy, throughout the life of the policy and when you renew, vary or amend your insurance. Failure to do so, or any inaccuracies in information given could result in your insurance being invalid or cover not operating fully. If a form is completed on your behalf, you should check that the answers shown to all questions are true and accurate before signing the document. You are advised to keep copies of any correspondence you send to us or direct to your Insurer.



**Dragonfly Crowd Ltd**

1st Floor, Dart House  
St Georges Square  
Bolton , BL1 2HB

Companies House 12058390 FCA Number 912688

