

CLIENT DISCLOSURE • 2026

Our Insurance Services and Costs

Protection and general insurance: how we advise and how we are paid

This document explains the protection and general insurance services we provide, how we are paid and the terms on which we act for you. Please read it carefully and keep it for your records.

About us

Our Mortgage Broker Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Firm Reference Number is 944663. You can check our details and the activities we are permitted to carry out on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Our services

Protection. For life cover, critical illness cover and income protection, we act on your behalf and provide advice and a personal recommendation based on a **fair and personal analysis of the whole of the market**.

General insurance. For buildings and contents insurance, private medical insurance and accident, sickness and unemployment cover, we act on your behalf and recommend an insurer based on your demands and needs, from a **fair analysis of the market**. We will tell you which insurers we considered when we carry out our research. Please check that the policy you take out meets your needs.

What our service costs

We do **not** charge you a fee for arranging protection or general insurance. We receive commission from the insurer once your policy starts. We will tell you the amount before you take out the policy.

Our commitment to you

We aim to deliver good outcomes for every client, in line with the FCA's Consumer Duty. In practice this means we will:

- act honestly, fairly and professionally, and always put your interests first;
- explain our services, costs and recommendations clearly and without jargon;
- only recommend products that meet your needs, objectives and circumstances, and that offer fair value;
- support you through the whole process and keep you updated at each stage; and
- ask for your feedback so we can keep improving our service.

If you need extra support

Please tell us if anything in your life makes it harder for you to deal with us or to make financial decisions, for example a health condition, a bereavement, a change in income or difficulty reading documents. We can adapt how we communicate, give you more time, or involve someone you trust. Anything you tell us will be handled sensitively and in line with our Customer Privacy Notice.

Cancellation rights

Some protection and insurance policies give you the right to cancel after the policy starts. Before you take out a policy we will tell you whether a cancellation right applies, how long it lasts, how to use it, any costs involved and what happens if you do not use it.

Your instructions

We prefer to receive instructions in writing, including by email, as this avoids misunderstandings. We will act on verbal instructions, but we may ask you to confirm them in writing.

Checking your identity

The law requires us to verify the identity of our clients, to understand the purpose of the business we arrange for you and to keep this information up to date. We may use electronic verification services, such as SmartSearch, at the start of our relationship and from time to time afterwards. These checks leave a “soft footprint” on your credit file which shows that an identity check has taken place; they do not affect your credit score.

Your personal information

We will use your personal information to provide our services, in line with UK data protection law (the UK GDPR and the Data Protection Act 2018). Our **Customer Privacy Notice 2026** explains what information we collect, why we need it, who we share it with (such as lenders, insurers and our compliance and technology partners), how long we keep it and your rights. You can also read it at ourmortgagebroker.co.uk/privacy/.

Conflicts of interest

We will always try to avoid conflicts of interest. If one arises that we cannot avoid, we will tell you about it in writing before we continue to act for you.

If you have a complaint

If you are unhappy with our service, please contact us so we can put things right. You can write to The Complaints Officer, Our Mortgage Broker Limited, 23 Berkeley Square, Mayfair, London W1J 6HE, email info@ourmortgagebroker.co.uk or call **0203 971 1234**. We will acknowledge your complaint promptly and send you our final response within eight weeks. A copy of our complaints procedure is available on request and on our website.

If you are not happy with our final response, or we have not responded within eight weeks, you may be able to refer your complaint to the **Financial Ombudsman Service**, Exchange Tower, London E14 9SR. Telephone 0800 023 4567, website www.financial-ombudsman.org.uk. You must normally do this within six months of our final response. The service is free.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation if we cannot meet our obligations to you. Mortgage advice and arranging is covered up to £85,000 per person. Insurance advice and arranging is covered for 90% of the claim with no upper limit, and 100% for compulsory insurance and certain protection policies. Find out more at www.fscs.org.uk or call 0800 678 1100.

Ending this agreement

You or we may end this agreement at any time, without penalty, by giving seven days' notice in writing. This will not affect transactions already in progress. Any fee that has already become due under this agreement remains payable.

Events outside our control

We will not be in breach of this agreement, or liable to you, if we cannot carry out our obligations because of circumstances reasonably beyond our control.

Law

This agreement is governed by the law of England and Wales, and the courts of England and Wales have exclusive jurisdiction.

Declaration

This is our standard agreement and we intend to rely on it. For your own protection, please read it carefully before signing and ask us about anything you do not understand.

Client 1

Full name

Signature

Date

Client 2

Full name

Signature

Date
