

Investment Discounts On Line Ltd  
3 Mason Court, Gillan Way  
Penrith 40 Business Park  
Penrith  
Cumbria  
CA11 9GR

theidol.com is a trading style of Investment Discounts On Line Ltd



### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers for level term insurance, mortgage life protection insurance and critical illness.
- We only offer products from a limited number of insurers for level term insurance, mortgage life protection insurance and critical illness.
- We only offer products from a single insurer for level term insurance, mortgage life protection and critical illness.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee.
- No fee for arranging non investment insurance contracts.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

### 5. Who regulates us?

Investment Discounts On Line Ltd, 3 Mason Court, Penrith 40 Business Park, Penrith, Cumbria, CA11 9GR is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 197451.

Our permitted business is arranging non investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768.

### 6. Loans and Ownership

Investment Discounts On Line Ltd is owned by Legal & General.

### 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing : Write to Investment Discounts On Line Ltd, 3 Mason Court, Penrith 40 Business Park, Penrith, Cumbria, CA11 9GR

...by phone : 0800 915 7885

...by email : [customerservices@theidol.com](mailto:customerservices@theidol.com)

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

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

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 an upper limit.

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