



# Product & Advice Disclosure

APRIL UK (Insurance Services) Ltd is authorised and regulated by the Financial Services Authority (FSA) to give advice on non-investment insurance contracts. Our product range is shown below, together with some of the product providers we use. Your Business Consultant is authorised to advise you on the products and providers indicated (✓), but they cannot advise you on the suitability of other companies' products.

In order to provide you with suitable advice your Business Consultant will ask you some relevant questions. Please consider your answers carefully as this will have an impact on the recommendations made.

- Income Protection (1-2 years benefit period)**  
London General Insurance Company Limited, FSA No. 202689
- Medical Cash Plan**  
Axeria Life International PCC Limited, FSA No. 492883
- Personal Accident Plan**  
Sterling Insurance Company Limited, FSA No. 202012
- Private Medical Insurance**  
We offer cover from a panel of providers. A list is available on request.
- Life Insurance / Critical Illness Cover / Disability Income Benefit**  
We offer cover from a panel of providers. A list is available on request.

**X** *Signed:* ..... *Date:* ..... **X**  
APRIL UK Business Consultant

**TO BE RETAINED BY THE CUSTOMER**

# Treating Customers Fairly

## Our Charter – “A Customer’s Guide”

We at APRIL UK place at the heart of our business the treatment of our Customers. To ensure that we provide excellent service to our Customers we have introduced our own ‘Treating Customers Fairly Charter’.

### Our Charter aims to ensure six core objectives for our Customers:

- 1.** Our Customers can be confident that APRIL UK has as a core value the welfare of its’ Customers.
- 2.** Our products meet the needs of our Customers in today’s modern world.
- 3.** Our products are provided in a clear and understandable way and that our Customers are kept informed.
- 4.** Our Business Consultants offer a professional service and provide advice which is suitable and takes account of our Customer’s protection, needs and demands.
- 5.** Our service standards meet our Customers’ requirements from the first contact with them and throughout the period they remain a Customer of APRIL UK.
- 6.** We place no unreasonable restrictions or conditions upon our Customers when considering or submitting a claim or complaint regarding their treatment as a Customer of APRIL UK.

If at anytime you feel that we have not delivered these objectives in our Customer dealings please feel free to contact me personally.

Thank you

*Sarah Buck*

Sarah Buck  
**Chief Operating Officer**