

## Our Services

Make sure our quote comparison service is right for you by reading the information below.

### Who we are

theidol.com is a trading style of Investment Discounts On Line Ltd. We are a limited company based and operating in the United Kingdom.

### Which services and products do we offer you?

We are an online insurance intermediary comparing insurance quotes for level term insurance, mortgage life protection insurance and critical illness from a panel of life insurance providers which are listed in Appendix A below.

To keep our costs down and deliver lower premiums to you, our service is online and we transact via our website and provide customer services by email and phone.

### How do we help you select a product?

You will need to make your own product selection. We do not provide advice or a personal recommendation.

To assist you we ask 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.

### How do we charge for our services?

We provide an online service to help you search for life and critical illness insurance products for which we charge no fee. If you choose to arrange a policy by using our service, we will receive a commission payment from the insurer which is a percentage of the policy's premium.

We give up some of the commission offered by the insurer which reduces the premium you pay over the life of the policy.

### Who regulates us?

Investment Discounts On Line Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services. Our FCA Register number is 197451.

Our operating address is: The Edge, Eden Business Park, Penrith, Cumbria, CA11 9FB

Our registered address is: One Coleman Street, London, EC2R 5AA

Our permitted business is arranging non-investment insurance contracts.

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

## Who are we owned by?

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

## How can you tell us if you have a complaint?

We are keen to hear if you are not happy with our services. To register a complaint, please contact us by either:

writing to: Investment Discounts On Line Ltd, The Edge, Eden Business Park, Penrith, Cumbria, CA11 9FB

telephone: 0800 915 2926 or

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.

## What protection is provided by the Financial Services Compensation Scheme (FSCS)?

The FSCS protects consumers when financial services firms fail [or go bankrupt]. It's the compensation scheme for customers of UK authorised financial services firms. We are a member of the FSCS and as such you are protected.

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.

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

## Appendix A

Our life insurance provider panel is:

AEGON, AIG, Beagle Street, Legal & General, LV=, VitalityLife, Zurich