



About our insurance services

Riverside Suite 11, Sunderland House,
Sunderland Street, Macclesfield SK11 6JF

Independent Means

1. The Financial Services Authority. (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 Life assurance, Critical Illness Cover, Buildings and Contents insurance.
 - We only offer products from a limited number of insurers.
 - We only offer products from a single insurer.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Life assurance, Critical Illness Cover, Buildings and Contents insurance.
 - 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.
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4. What will you pay for our services?

- A Fee. . . There are no up front fees but should this policy be cancelled by you within the first 2 years of the start date, 'Independent Means' will reclaim from you any commissions that we may have to pay back to the policy provider.
 - No Fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.
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5. Who regulates us ?

Independent Means of Riverside Suite 11, Sunderland House, Sunderland Street, Macclesfield. SK11 6JF is authorised and regulated by the Financial Services Authority.
Our FSA Register number is 301060.

Our permitted business is arranging and advising on regulated mortgage contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

...in writing at Write to Independent Means of Riverside Suite 11, Sunderland House, Sunderland Street,
Macclesfield, SK11 6JF

...by phone Telephone : 0845 241 8114

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

7. 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 any upper limit.

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

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