



# about our insurance services

Birch Independent  
260 St Johns Road Clacton Essex CO16 8DE

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## 1. The Financial Services Authority (FSA)

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The FSA 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?

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- We offer products from a range of insurers for term assurance, critical illness, income protection and private medical insurance
- We can only offer products from a limited number of insurers for accident, sickness & unemployment, buildings and contents.  
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer

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

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- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, income protection, private medical insurance, accident, sickness & unemployment, buildings and contents.
- You will not receive advice or a recommendation from us for term assurance, critical illness, income protection, private medical insurance and accident, sickness & unemployment, buildings and contents. 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 this service?

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- A fee
- 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?**

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Birch Independent is an appointed representative of Sesame Limited, Oasis Park, Stanton Harcourt Road, Eynsham, Witney, Oxon OX29 4AE which is authorised and regulated by the Financial Services Authority. Sesame Limited's FSA Register number is 150427.

Sesame Limited's permitted business is advising on and arranging pure protection and general insurance contracts.

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

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## **6. Ownership**

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Sesame Limited is a wholly owned subsidiary of Sesame Group Limited, which in turn is a wholly owned subsidiary of Friends Provident Distribution Holdings Limited. The ultimate holding company is Friends Provident plc.

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

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

... **in writing** Write to The Disputes Team, Sesame Limited, Independence House, Holly Bank Road, Huddersfield HD3 3HN

... **by phone** Telephone 0845 300 5325.

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

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

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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 with no upper limit.

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