



## About our insurance services

Independent Life Direct

37 Shandon Park  
Marton  
Middlesbrough  
T58 9XS

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### 1. The Financial Services Authority (FSA)

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The FSA is the independent Watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

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### 2. Whose products do we offer?

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- We offer products from a range of insurers for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a limited number of insurers for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- We only offer products from a single insurer.

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

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- We will advise and make recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.
- You will not receive advice or a recommendation from us for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance. 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 you will have to pay us for this service?

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- A Fee.
- No Fee for Term Assurance, Critical Illness, Mortgage Payment Protection, and Household Insurance.

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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Independent Life Direct is an appointed representative of Personal Touch Financial Services Ltd, which is authorised and regulated by the Financial Services Authority. Personal Touch Financial Services Ltd. Our FSA Register number is 187834.

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Personal Touch Financial Services Ltd permitted business is to arrange transactions in Investment and Pension policies, mortgages, lifetime mortgages and general insurance.

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. What to do if you have a complaint

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If you wish to register a complaint, please contact:

**In Writing** – Write to the Technical Support Unit, Personal Touch Financial Services Ltd., Cheshire House, High Street, Knowle, B93 0LL

**By Phone** – Telephone 0870 990 8512

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

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## 7. Are you 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

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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