



about our insurance services

Apple Insurance Brokers
18 Allan Glen Gardens, Bishopbriggs, Glasgow. G64 3BG.

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

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, income protection, accident, sickness & unemployment, buildings and contents insurance.
- 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 our services?

- A fee
- No fee for term assurance, critical illness, income protection and accident, sickness & unemployment cover, buildings and contents insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Apple Insurance Brokers 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 or by contacting the FSA on 0845 606 1234.

6 Ownership

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.

7 What to do if you have a complaint

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.

8 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 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.