

Initial Disclosure Document (IDD)

Initial disclosure document for:

Sterling Independent Advisers LLP

Hamilton House, 111 Marlowes, Hemel Hempstead, Herts, HP1 1BB

Phone: 01442 233210

advice@sterling-ind.com

You should use the information provided within this document to decide if our services are right for you.

WHOSE PRODUCTS DO WE OFFER?

INSURANCE

We offer products from a range of insurers for Term Assurance, Critical Illness, Income Protection and Private Medical Insurance.

WHICH SERVICE(S) WILL WE PROVIDE YOU WITH?

INSURANCE

We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Critical Illness, Income Protection and Private Medical Insurance.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

INSURANCE

You will pay for our services on the basis of:

No fee for Term Assurance, Critical Illness, Income Protection and Private Medical Insurance.

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

WHO REGULATES US?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 469508.

Our permitted business is: advising on, arranging (bringing about) and making arrangements with a view to non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

.....in writing Write to Mr K Hayes, Sterling Independent Advisers LLP, Hamilton House, 111 Marlowes, Hemel Hempstead, Herts, HP1 1BB

.....by phone Telephone 01442 233210

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

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 will depend on the type of business and the circumstances of the claim.

INSURANCELong term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.

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

CLIENT DECLARATION

This document confirms the services offered by [insert name of firm] and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask me for further information.

Client Full Name	Client Full Name
Client Signature	Client Signature
Date	Date