

Initial disclosure document for:

**Sterling Independent Advisers LLP
Hamilton House
111 Marlowes
Hemel Hempstead
Herts HP1 1BB**

Telephone number: 01442 233210

Email address: advice@sterling-ind.com

We are an insurance intermediary that is acting on your behalf when delivering our services to you.

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

WHAT SERVICES WILL WE OFFER?

We will make a personal recommendation after we have assessed your needs and circumstances. We offer products based on a fair and personal analysis for all types of non-investment insurance contracts.

WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

You will pay for our services on the basis of:

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the premium you pay to the insurer.

If you cancel any insurance contract that we have arranged for you where we have been paid by commission, we will charge you a fee to pay for the services that have already been provided to you. This amount will be to replace any commission reclaimed by the Insurer. There will be no fee charged for any insurance contracts cancelled during the statutory cooling off period of any plans arranged for you.

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

CONFLICTS OF INTEREST

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firms' conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

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 and arranging investments, non-investment insurance contracts and mortgages.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone) from 8am to 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, 61 Maxted Road,
Hemel Hempstead, HP2 7DZ
Email address: advice@sterling-ind.com

.....by phone 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.

Long 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.

MEANS OF COMMUNICATION

We will provide information to you by whatever means are convenient to you. This could be by paper, email or other means. All such information will be made free of charge to you and in English.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

ENDING YOUR RELATIONSHIP WITH US

You or we may terminate this agreement to act on your behalf at any time. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination in accordance with the charges as laid out in the payments section (What will you have to pay us for our services) of this agreement.

CLIENT DECLARATION

This document confirms the services offered by Sterling Independent Advisers LLP 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