



about our insurance services

Watermead Financial Ltd
Watermead House, 637 Melton Road, Thurmaston, Leicester, LE4 8EB

1. The Financial Services Authority (FSA)

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?

We offer products from a range of insurers term assurance, critical illness, permanent health insurance and private health insurance.

We can only offer products from a limited number of insurers for accident, sickness & unemployment, buildings and contents insurance.
Ask us for a list of the 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

You will not receive advice or a recommendation from us. 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?

A fee.

No fee.

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

5. Who regulates us?

Watermead Financial Ltd 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 01484 422224

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 the compensation scheme arrangements is available from the FSCS.