



ABOUT OUR INSURANCE SERVICES

1. The Financial Services Authority

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.
- We only offer products from a limited number of insurers.
- We 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 you will have to pay us for our services?

- A fee.
- No fee.

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

Should you cancel your policy within the first two years, including exercising your 'right to cancel' within the first 30 days, we may charge an administration fee to cover the work we have done in setting up your policy. We will tell you how much this will be, and the occasions when it is charged.

5. Who regulates us?

LifeSearch Limited, 25 City Road, London, EC1Y 1AA, is an Appointed Representative of Baigrie Davies & Company

Limited, which is authorised and regulated by the Financial Services Authority. Baigrie Davies & Company Limited's FSA register number is 225058.

Our permitted business is advising on and arranging non-investment 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. What to do if you have a complaint

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

Write to:

The Compliance Officer
Baigrie Davies & Company Limited
25 City Road
London EC1Y 1AA

Telephone: 020 7786 2000

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

7. 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 remainder of the claim, without any upper limit.

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