



about our insurance services

Pulse Independent IFA

147 Connaught Avenue, Frinton on Sea, Essex,
CO13 9RA

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
- ✓ We only offer products from a limited number of insurers
Ask us for a list of insurers we offer insurance from.
- ✓ We only offer products from a single insurer, ACE European Group, for Locum Insurance.

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 of £10 may be charged on non-investment insurance contracts to cover administration expenses at inception, renewal or in the event of a mid term adjustment. Additionally, a fee of £15 will be charged for the purchase of Legal Expenses Insurance for home and motor policies where relevant and £50 for a Surgery insurance policy.
- ✓ No fee for Locum Insurance contracts.

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

5. Who regulates us?

Pulse Independent IFA is a trading name of R J Hurst & Partners Ltd, registered at 131-133 New London Road, Chelmsford, CM2 0QZ, authorised and regulated by the Financial Services Authority. Our FSA Register number is 116306.

Our permitted business is advising and arranging on general insurance, mortgages and financial services activities e.g. pensions, investments, life assurance etc.

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:

... in writing Write to Richard McEwen, Director of General Business, Pulse Independent IFA, 131-133
New London Road, Chelmsford, CM2 0QZ

... by phone Telephone 01245 260117

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 the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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