

## Information about our insurance services

Melrose Financial Services  
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The following information is to help you decide if our services are right for you.

### Our services

We will provide you with our advice and a personal recommendation after we have assessed your needs and circumstances. We are an intermediary (not an insurer), and we act on your behalf.

### The products we offer

We offer products based on a fair and personal analysis for term assurance, critical illness, income protection and non-profit whole of life.

We offer products based on an analysis of a number of insurers we work with for:

- Buildings & contents and payment protection insurance - a list of the insurers we offer products from is attached
- Private medical insurance - we offer products from Aviva, The Exeter, and Vitality Health.

### The cost of our services

No fee. We arrange the policy with the insurer on your behalf. We don't charge you a fee for doing this. We receive commission from the insurer which is a percentage of your total annual premium.

Sesame Ltd receives a share of the administration charges made by PaymentShield.

You will receive a quotation that will tell you about any other fees relating to the recommended insurance policy.

## If you need to complain

If you need to make a complaint, please contact us:

**Write to:** The Customer Relations Department, Sesame Limited, Fourth Floor, Jackson House, Sibson Road, Sale, M33 7RR

**Email:** [CustomerRelations@sbg.co.uk](mailto:CustomerRelations@sbg.co.uk)

**Telephone:** 0345 0456 800 (Mon-Fri 8.30am to 5.30pm)

If we do not resolve the complaint to your satisfaction, you may also contact The Financial Ombudsman Service.

**Please note:** Any claims can only be brought in the UK

## Our regulatory information

**Melrose Financial Services** is an appointed representative of Sesame Limited, Jackson House, Sibson Rd, Sale, M33 7RR, which is authorised and regulated by the Financial Conduct Authority (FCA). Sesame Limited's Financial Services Register number is 150427.

The FCA is an independent watchdog that regulates financial services.

Sesame Limited's permitted business is advising and arranging regulated mortgage contracts and non-investment insurance contracts. Sesame is only responsible for the services disclosed in this document, or any additional Sesame 'information about our services' document provided to you. All other services are the sole responsibility of the firm.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

## 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.

**Mortgage** advising and arranging is covered up to a maximum limit of £85,000.

**Insurance** advising and arranging is covered for:

- 100% of the claim with no upper limit for long term insurance
- 90% of the claim with no upper limit for all other types of cover.

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

## Ownership

Sesame Limited is a wholly owned subsidiary of Sesame Bankhall Group Limited which, in turn, is wholly owned by Aviva plc.