

## Information About Our Insurance Services



INSURANCE **Uk Life Insurance Quotes**

**'Clyde Cottages' The Rank. Gnosall Heath. Staffordshire. ST20 0BU**

Office: 01785 824849



[life.protection@virginmedia.com](mailto:life.protection@virginmedia.com)



**The following information is to help you decide if our services are right for you.**

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### **Our services**

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We will provide advice and make a personal recommendation for you after we have assessed your needs and circumstances. We provide an intermediary service and act on your behalf.

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### **The insurance products we offer**

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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 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, Freedom Healthnet, The Exeter, and Vitality Health.

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### **The cost of our services**

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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 total annual premium.

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

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

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### **Complaints**

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If you wish to register a complaint please contact us:

**Write to:** The Customer Relations Department, Sesame Limited,  
Sesame Limited, Jackson House, Sibson Rd, 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.

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**Regulation**

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UK Life Insurance Quotes is a trading style of Martyn Spencer [ Financial Services Register number is 416331 ] 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 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.

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**The Financial Services Compensation Scheme (FSCS)**

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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.

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 compensation scheme arrangements is available from the FSCS.

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**Ownership**

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

Customer  
Signature

Print Name

Customer  
Signature

Print Name

Date