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# keyfacts

About our insurance services

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Positive Home Loans  
30 Worsley Close  
Wallsend  
Tyne & Wear  
NE28 8TF

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## 1. The Financial Services Authority (FSA)

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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.

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## 2. Whose products do we offer?

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- We offer products from a range of insurers for Term Assurance, Income Protection, Critical Illness cover & Private Medical Insurance.
  - We can only offer products from a limited number of insurers for Buildings & Contents and Accident, Sickness and Unemployment insurance.  
Ask us for a list of insurers we offer insurance from.
  - We can only offer products from a single insurer.
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## 3. Which service will we provide you with?

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- 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
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## 4. What will you have to pay us for our services?

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- A fee



No fee.

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

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## 5. Who regulates us?

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Positive Home Loans is trading style of Independent Financial Advisory Services which 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 general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

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

**...in writing** Write to The Disputes Department, Sesame Limited, Independence House, Holly Bank Road, Huddersfield, HD3 3HN.

**...by phone** 01484 422224

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

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## 7. Are we covered by 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 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.