



about our services

Grovelawn Limited

Gemini House, Hargreaves Road, Swindon, Wiltshire SN25 5AZ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for term insurance, critical illness and income protection.

- We can only offer products from a limited number of insurers for mortgage payment protection insurance and buildings & contents insurance.

Ask us for a list of the insurers we offer insurance from.

Mortgages

- We offer mortgages from the whole market.

 - We only offer mortgages from a limited number of lenders.

 - We only offer mortgages from a single lender.
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3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for: term assurance, critical illness, income protection, payment protection, buildings and contents.

Mortgages

- We will advise and make a recommendation for you after we have assessed your needs.
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4. What will you have to pay us for our services?

Insurance

- No fee for: term assurance, critical illness, income protection, payment protection, buildings and contents insurance.

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

Mortgages

- No fee. We will be paid by commission from the lender.

OR

- A fee of 1% of the loan subject to a minimum of £500 and a maximum amount of £3,000 and we will refund any commission we receive from the lender.

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- No refund

5. Who regulates us?

Grovelawn Limited 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 and arranging pure protection and general insurance contracts and regulated mortgage 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. Ownership

Sesame Limited is a wholly owned subsidiary of Sesame Group Limited, which in turn is a wholly owned subsidiary of Friends Provident Distribution Holdings Limited. The ultimate holding company is Friends Provident plc.

7. What to do if you have a complaint

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

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

... by phone Telephone 0845 300 5325.

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

8. 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

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000.

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