

# About our Insurance and Mortgage services

Mosaic Mortgages Limited

32 High Street  
Greens Norton  
Towcester  
Northamptonshire  
NN12 8BA

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## 1. The Financial Conduct Authority (FCA)

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The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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## 2. Whose products do we offer?

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Insurance	
<input checked="" type="checkbox"/>	We offer products from a range of insurers for Life Assurance, Critical Illness, Income Protection, Home and Landlords Insurance.
<input checked="" type="checkbox"/>	We only offer products from a limited number of insurers for Accident, Sickness and Unemployment.
<input type="checkbox"/>	We only offer products from a single insurer.

First Charge Mortgages	
<input type="checkbox"/>	We are not limited in the range of first charge mortgages we will consider for you.
<input checked="" type="checkbox"/>	We offer a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We offer products for personal & business purposes.
<input type="checkbox"/>	We only offer first charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer first charge mortgages from a single lender.

Second Charge Mortgages	
<input type="checkbox"/>	We are not limited in the range of second charge mortgages we will consider for you.
<input checked="" type="checkbox"/>	We offer a comprehensive range of second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender. We offer products for personal business only.
<input type="checkbox"/>	We only offer second charge mortgages from a limited number of lenders. We will provide you with a list of the lenders we use.
<input type="checkbox"/>	We only offer second charge mortgages from a single lender.

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## 3. Which service will we provide you with?

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<b>Insurance</b>	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness, Income Protection, Home and Landlords Insurance and accident sickness and unemployment.
<input type="checkbox"/>	You will not receive advice or a recommendation from us for Life Assurance, Income Protection or Buildings\Contents. 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.

<b>First Charge Mortgages</b>	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

<b>Second Charge Mortgages</b>	
<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	You will not receive a recommendation from us. You have decided to select your own product and we have explained the implications of this. You will receive an illustration which will tell you about any fees relating to a particular product.

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

<b>Insurance</b>	
<input checked="" type="checkbox"/>	We will retain commission from the insurer
<input type="checkbox"/>	A fee.

<b>Mortgages</b>	
<input checked="" type="checkbox"/>	We will retain commission from the Lender.
<input type="checkbox"/>	A fixed fee of £99.00 will be payable on application.
<input checked="" type="checkbox"/>	A fixed fee of £495.00 will be payable on completion. For example on a loan of £150,000 you could be charged a fee of £594.00.

<b>Refund of Fees</b>	
<input type="checkbox"/>	A full refund
<input type="checkbox"/>	A partial refund
<input checked="" type="checkbox"/>	No refund - £99 fee is non refundable but £495 fee is not payable if mortgage does not

complete.
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## 5. Who regulates us?

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Mosaic Mortgages Limited is an appointed representative of H L Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8GR, England, which is authorised and regulated by the Financial Conduct Authority. H L Partnership Limited's FCA number is 303397.

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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 Complaints Manager, HL Partnership Limited, 2nd Floor, Unit 1, Southern Gate Office Village, Southern Gate, Chichester, West Sussex, PO19 8GR By phone: Telephone 03300 552 651  
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

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

### Mortgage

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

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