



About our services

14 Tawe Business Village.
Enterprise Park.

Swansea

SA7 9LA

Protection Plus Ltd

1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

Insurance



We offer products from a range of insurers for, term assurance, critical illness and permanent health insurance, and for Private Medical Expenses.



We only offer products from a limited number of insurers for buildings & contents insurance, travel insurance, dental insurance and accident, sickness & redundancy insurance contracts. Ask us for a list of the insurers we offer insurance from.



We only offer products from a single insurer, for private medical expenses insurance

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 private medical expenses insurance, term assurance, critical illness, permanent health insurance, buildings & contents insurance, accident, sickness & redundancy insurance contracts, dental insurance and travel insurance contracts.



You will not receive advice or a recommendation from us for private medical expenses insurance, term assurance, critical illness, permanent health insurance, buildings & contents insurance, accident, sickness & redundancy insurance contracts, dental insurance and travel insurance contracts. 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.

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

Insurance



A fee



No fee for advising on and arranging private medical expenses insurance, term assurance, critical illness, permanent health insurance, buildings & contents insurance, accident, sickness & redundancy insurance contracts, dental insurance and travel insurance contracts.

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

5. Who regulates us?

PROTECTION PLUS LTD Authorised and Regulated by the Financial Services Authority. PROTECTION PLUS LTD Register number is **464053**

PROTECTION PLUS LTD permitted business is arranging and giving advice on Insurance.

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. What to do if you have a complaint

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

... **in writing to** : Write to Complaints Department, PROTECTION PLUS LTD. 14 Tawe Business Village, Enterprise Park, Swansea SA79LA

... **by phone** Telephone: 01792 798078

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

7. 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

General Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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