

## Our Insurance Services & Costs

### Authorisation Statement

**Properly Protected Ltd** is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK, and you can check our authorisation and permitted activities 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). Our FCA number is 948509.

### Our Services

For **non-investment protection contracts** we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness, family income benefit, accident & hospital, relevant life, business protection, and shareholder protection.

For **private medical insurance** we will provide you with a personal recommendation but not on a fair analysis of the market. The only insurers we will consider are Aviva Health and Exeter Health.

For **general insurance Accident, Sickness & Unemployment (ASU), Sports Accident, Payment Protection, and Home & Contents**, we will provide you with a personal recommendation but not on a fair analysis of the market. We will consider products provided by a panel of Insurers; 3XD Limited, HIVE Ltd or MetLife.

For **other general insurance contracts** and financial **products and services that we do not advise on**, and where you have given us your consent to so do, we will pass your details to the appropriate firm(s) from our panel of 3<sup>rd</sup> Party Introducers. Such introductions may result in us receiving an Introducers Fee from the relevant 3<sup>rd</sup> Party Introducer, in relations to this. Further information relating to any fee we may receive is available upon request.

### The Costs of our Services

We **do not charge a fee** for these services, as we will receive commission from the policy provider/insurer. Our Advisers will receive commissions payments from us, and these will be on a 'fixed rate' basis only, irrespective of the provider/insurer, product type, benefit amount or premium.

### Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

### Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

### **Instructions**

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

### **Complaints**

If you wish to register a complaint, you can either write to: **Customer Support, Properly Protected Ltd, High Street, Attleborough Norfolk NR17 2EH**, email: **clients@properlyprotected.co.uk** or telephone: **01953 451717**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567.

### **Compensation Scheme**

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

### **Client Verification**

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

### **Law**

This agreement is governed and shall be construed in accordance with the Law of **England** and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

### **Force Majeure**

Properly Protected Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

### **Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

## **DECLARATION**

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

	<b>Client 1</b>	<b>Client 2</b>
Client Name		
Client Signature		
Date		