



about our insurance services

Protect Direct Online

Address: 4 Beckett Road Worcester WR3 7NJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

R We offer products from a range of insurers for Term Assurance, Mortgage Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.

We only offer products from a limited number of insurers

We only offer products from a single insurer.

3. Which service will we provide you with?

Insurance

R We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance. Advice is based only on our Fact Find questionnaire via our website.

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.

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

Insurance

A fee.

R No fee for Term Assurance, Mortgage Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.

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

5. Who regulates us?

Protect Direct Online is a trading style of Temple Bar Independent Financial Advice Limited, 4 Beckett Road Worcester WR3 7NJ which authorised and regulated by the Financial Services Authority. Our FSA Register number is 401740

Our permitted business is advising on and arranging Investments, Pensions, Non Investment Insurance, Mortgages

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 Temple Bar IFA Ltd, 4 Beckett Road Worcester WR3 7NJ

...by phone 01905 75 77 48

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

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.
