



about our insurance services

Protego Group Limited
P O Box 240 Salford , Manchester M7 4UD

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document.

2. Whose products do we offer

We offer products from a range of Insurers for Private Medical Insurance and other insurance products. We offer our "Own-Branded" Insurance Products - Healthcare Cashplans and Dental Insurance underwritten by Specialist Underwriters and Insurers. You can request a list from us of Insurers and Specialist Underwriters from whom we offer insurance.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed.

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

No charge will be made to you as we are paid a commission by the Underwriter or Insurer for arranging a policy. We may make an administration charge where a direct debit is unpaid by your Bank or Building Society or we alter it at your request.

5. Who regulates us?

We are authorised and regulated by the FSA. Our reference number is 304363 and details of our firm can be checked on the FSA Register on www.fsa.gov.uk/register or by telephone on 0845 606 1234. Our permitted business is arranging general insurance contracts.

6. What to do if you have a complaint

If you wish to register a complaint you must do so in writing to:

The Compliance Director, Protego Group Limited, P.O. Box 240, Salford, Manchester M7 4UD. 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?

We are covered by the scheme and you may be entitled to compensation if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance arranging and advising is covered for 100% of the first £2000 and then 90% of the remainder without any upper limit. Further information about compensation arrangements is available from the Financial Services Compensation Scheme (FSCS) and the Financial Services Authority.