



Insuring
What
Matters

Call us today

0333 800 8009

Who are we?

We all want to protect what matters most in life – our families, our homes, and our future. But with so many insurance options out there, it can be overwhelming and confusing to find the right option for you.

We're here to help you navigate the complex world of insurance. As experienced advisers, we've helped countless families find the perfect insurance policies to meet their unique needs and budget.

Our advice is fully independent and regulated by the Financial Conduct Authority (FCA), so we can shop around to find the most suitable deals and options for you.



Why choose us?

If you need insurance to protect you and your family, we're here to help you every step of the way.

We work with a wide range of insurance providers to get you the most suitable policies for your situation.

We understand that every family and situation is unique, and that's why we offer tailored advice and support to help you protect what matters most.

Our Terms of Business

About this document

This document states our terms. You need to read this important document. It explains the service we provide and the costs involved.

By continuing with this service, you are agreeing to the terms included in this document.

How we are regulated

Protectus Healthcare Limited is an appointed representative of The Right Mortgage Limited who are authorised and regulated by the Financial Conduct Authority (FCA). You can check our details and regulatory permissions on the FCA Register online or on 0800 111 6768. Our FCA reference number is 728041.

Our company

Protectus Healthcare Limited of Sanderson House, 22 Station Road, Horsforth, Leeds, LS18 5NT trades as a Limited Company. Our Company Number is: 09848745.

Our service

We offer an advised service. This means that we will provide you with a recommendation when we have assessed your needs.

Insurance Products

We offer products from a range of insurers for pure protection (non-investment) insurance contracts. For example; life, critical illness, and income protection insurances.

We offer products based upon a fair analysis of general insurance providers for:

- Private Medical Insurance
- Accident, Sickness & Unemployment cover
- Life Insurance
- Employee benefits

What we will do

- Act in your best interests
- Communicate clearly and in plain English
- Explain all costs involved
- Assess your needs before making a recommendation
- Review the market from our list of reputable lenders and providers to recommend the most suitable product for you

What we will not do

- Submit an application before conducting a full review of your circumstances and obtaining all supporting information
- Cause you to incur a credit search or incur any costs without your prior agreement
- Act without first getting your permission
- Give advice on;
 1. Legal/conveyancing matters
 2. Issues of taxation
 3. Investments or pensions



Our Terms of Business

Instructions

We will normally accept verbal or written instructions. However, we always recommend that all instructions are provided in writing for clarity.

How we will operate

During our initial consultation we will complete a questionnaire to enable us to understand your circumstances and your needs. This enables us to give you appropriate advice. A copy of this is available upon request.

We will conduct research to establish what products are most suitable for you and make these recommendations. This will be confirmed to you in writing.

You will also be provided an illustration detailing the recommended product.

Your responsibilities

You must deal with us in an honest and transparent way. Not disclosing key facts about your circumstances could impact the advice given, and could impact your ability to obtain the most suitable product. It could even void the product, such as if this non-disclosure is viewed as a fraudulent act.

If you have any doubts as to whether you should disclose a matter it is better to do so.

It is your responsibility to check that the product is as you expected, you should check all documents carefully. Please notify your adviser as soon as possible of any issues.

Fees

No fee is payable for our service in relation to insurance. We will be paid via commission.

Complaints

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

In writing: The Right Mortgage Limited, St John's Court, 70 St John's Close, Knowle, B93 0NH.

By phone: 01564 732 744

If you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service. www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

You are protected by the Financial Services Compensation Scheme (FSCS) for the service we provide.

If we are to be declared in default, in the event of any claim, you may be entitled to compensation.

For further information about the scheme, please call the FSCS or visit www.fscs.org.uk.



Our Terms of Business

How we use your data

Full details of how we gather, store, use and process your personal data is contained in our Privacy Notice.

As part of our service, we will ask you several questions that relate to your personal and financial circumstances, including questions regarding potentially sensitive matters.

Only information that is relevant to your financial planning needs will be gathered and stored.

We will retain this information for as long as is necessary to fulfil our regulatory and legal responsibilities, including defending any future complaints. This data can also be useful to assist you in the future.

We will treat all your information as confidential. Steps will be taken to ensure that the information is accurate, kept up to date and only kept as required.

We have also taken measures to protect against unauthorised, or unlawful use and accidental loss or damage to the data.

Cancellation rights

Depending on the product provided you will have different cancellation rights; these will be explained to you in my recommendation and will be included in relevant documentation. It is your responsibility to exercise these rights as needed; we cannot do this on your behalf.

Customer money

We do not handle customer money. We will not accept any payment other than for the payment of our fee, and under no circumstances will we handle cash. Any third-party payments must be made to them directly.

Call recording

Calls to Protectus Healthcare Limited may be recorded and used for training and/or regulatory purposes.

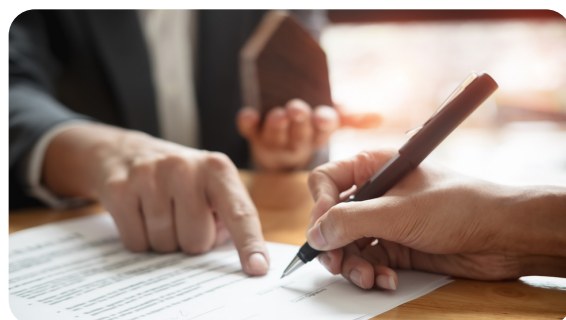
Conflicts of interest

We will not transact business where we believe this could result in a conflict of interest. Where we believe that our interests conflict, we will inform you in writing and agree with you how we can proceed.

Declarations

By proceeding to supply your personal details, you are agreeing:

- To the terms and conditions of this agreement
- That we may pass your information on to, any 'third parties' needed to deliver our service
- That, the lender, or insurer we approach on your behalf, may conduct a credit search



Client testimonials



"Wayne was professional, efficient and extremely helpful. He explained the various options available with clarity and knowledge. I would not hesitate to use him in the future or to recommend him to others."

Howard S.

"Received a great service from the whole team at Protectus Healthcare. Very professional, responsive, and reliable. Makes health insurance policy renewal a simple, painless process."

Sam P., Head of Finance

"We have been very pleased with our move to Protectus, and would recommend using them. Not only were they able to deliver a significant saving and a fixed two year deal, but the level of personal service and attention has been excellent."

Mark D., Group Finance Director

Please leave us
a review



Our client charter

We are committed to providing our clients with exceptional service and ensuring that their experience is stress-free and seamless. To that end, we have established the following customer service charter:

- 1** We will always act in the best interests of our clients, providing honest and fully comprehensive advice to help them achieve their financial goals.
- 2** We will communicate clearly and effectively with our clients, keeping them informed throughout the entire process and promptly answering any questions or concerns they may have.
- 3** We will be respectful of our clients' time, working efficiently and effectively to ensure that all tasks are completed in a timely manner.
- 4** We will maintain the highest standards of professionalism and ethical conduct, adhering to all relevant laws and regulations and treating our clients with the utmost respect and courtesy.
- 5** We will continuously strive to improve our services, soliciting feedback from our clients and using that feedback to enhance our offerings and customer service.
- 6** We will safeguard our clients' privacy and personal information, ensuring that all data is kept secure and confidential.
- 7** We will provide our clients with access to a wide range of options, helping them to find the right products that meets their specific needs and financial circumstances.
- 8** We will maintain an open and transparent relationship with our clients, providing them with clear and concise information about our services, fees, and any potential risks or drawbacks.
- 9** We continually strive to improve our professionalism through personal development.
- 10** We will strive to exceed our clients' expectations, providing them with a positive and rewarding experience that they will remember for years to come.

Get in touch

0333 800 8009

info@protectushealthcare.com

www.protectushealthcare.com



Follow us on social media



Don't keep us a secret

Please feel free to pass our details on to anyone who might benefit from our services.