

Information About Our Insurance Services & Costs

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You should use the information provided within this document to decide if our services are right for you.

Whose products do we offer?

Insurance

We offer products from a range of insurers for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Non-Profit Whole of Life Insurance, Income Protection Insurance, Buildings and Contents insurance, Fracture and Hospitalisation insurance, Accident Sickness and Unemployment Insurance.

We can only offer products from a limited number of insurers for Payment Protection and Buildings and Contents.

Ask us for a list of insurers we offer products from.

Which service(s) do we offer?

Insurance

We will advise and make a recommendation for you after we have assessed your needs for: Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Non-Profit Whole of Life Insurance, Income Protection Insurance, Buildings and Contents insurance, Fracture and Hospitalisation insurance, Accident Sickness and Unemployment Insurance.

What will you have to pay us for this service?

Insurance

No fee for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Non-Profit Whole of Life Insurance, Income Protection Insurance, Buildings and Contents insurance, Fracture and Hospitalisation insurance, Accident Sickness and Unemployment Insurance. We will receive a commission from the product provider we recommend.

You will receive a quotation that will tell you about any other fees relating to a particular insurance contract

Who regulates us?

Properly Protected (which is a trading name of Simon Farquhar & Associates Limited) is an appointed representative of AMAS Investments Limited, of Mill House, Bridges Walk, Thetford, Norfolk, IP24 2EF which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 708459.

Our permitted business is advising on and arranging non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website – <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

WHAT TO DO IF YOU HAVE A COMPLAINT

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

- a) in writing Write to Phil Smith, AMAS Investments Limited, Mill House, Bridges Walk, Thetford, Norfolk, IP24 2EF.
- b) by phone Telephone 01842 752140.

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

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 will depend on the type of business and the circumstances of the claim.

INSURANCE

Long term insurance benefits (e.g. Life Assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

General Insurance

General insurance advice and arranging is covered for 90% of the claim with no upper limit.

Protection is at 100% where claims arise in respect of compulsory insurance (e.g. employer's liability insurance), professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder.

Protection is at 90% where claims arise under other types of policy with no upper limit.