




**Protection**  
EXPERTS

**PARTNER + REFERRAL PACK**

 0203 475 5350

 [Info@protection-experts.co.uk](mailto:Info@protection-experts.co.uk)

# Welcome To Protection Experts

At Protection Experts, we specialise in finding the right insurance for Businesses, Contractors and Directors. With years of experience, our team of impartial and knowledgeable advisors can discover the best insurance solution for you.

# Intro

**"As brokers they provide such an arm around the shoulder service with what are in most cases complex financial products. We could not recommend them more"**

**David Messiter, PE policy holder**

# About Protection Experts

With a background in insurance management, our team wanted to create a brokerage that offers a tailored approach to finding the right insurance for business owners. We provide in-depth knowledge and consultancy, ensuring our customers are insured the right way. We offer impartial advice and get the best deals for you. Established in 2017, Protection Experts has become one of the leading specialist brokerages on the South Coast.

## Our Founders



**Brad Witt**  
Sales Director



**Harry Ramburn**  
Managing Director



**Roger Maurins**  
Operations Director



**Yannick Askhurn**  
Financial Director



# Why work with us?

When you refer your clients to Protection Experts, we ensure that we provide a seamless experience. From delivering sound knowledge and advice, to finding the right level of cover. We consider our business as being an extension of yours, and we make sure that your clients are treated with care and attention.

As a referral partner, you are providing an added benefit to your clients. As a result, we provide an added bonus to you and your business in the way of commission structures, VIP discounts, rewards and more.



We train your team on the products and services we offer, so that they are confident when it comes to sending referrals.

We provide regular reporting, to keep you updated on how your referrals are progressing.

We provide tailored commission structures and provide a number of options so that you, your staff and your clients can benefit from the partnership.

We provide a platform to increase brand awareness for your business, with a range of tools such as our partner portal and in-house marketing.

With our no cross-sale guarantee, you can be confident your clients stay your clients.

## The Benefits

At Protection Experts, we provide a range of bespoke packages for our Partners, meaning you get paid in the way that you want, whether its commission for you, your clients, or providing charitable donations.

## Commission

As a partner, you can choose a commission only structure, meaning that each client that takes out a policy via Protection Experts, you earn a commission.

## Rewards

Our bespoke partnership payments mean that we can also reward your clients and customers as the commissions benefit, rather than your business directly.

For example, your clients could receive a £50.00 voucher, when they take out a policy via Protection Experts.

## Charitable Donations

As another payment option for our referral partners, we can donate all or a percentage of your commissions earnings to a charity of your choosing, complete with a press release and free marketing to go alongside it.

# How we work

## **Seamless Integration**

We do all the leg work, so that you don't have to. From providing affiliate tracking to marketing materials for your clients.

## **Account Management**

Our dedicated team of account managers ensure we keep regular communication lines with you.

## **Strategic Management**

We provide full training and strategy meetings on site at our office, to make sure we have a logical workflow for your business.

## **Business Referral**

By signing up as a partner, we also refer our large wealth of insurance customers to you, and include your business in our partner services.

## **Discounts**

We provide not only a bespoke commissions structure for your business, but we also provide discounts with our existing partners for you.

## **VIP Events**

Join our Protections Expert Partnership Programme and receive invites to our VIP Events. From days out, to business meet ups.

# Get Rewarded

Refer a friend or business  
and receive a £100  
Voucher of your choice\*



Sign up here

# Facts

## 6.61%

**Cancellation Rate** (after 4 years) compared to an industry average of over 10% within the first 13 months and over 30% within the first 2 years.

## £242

is the amount of average commission you could earn from each policy taken out via Protection Experts.

## 28.5

At Protection Experts, our average policy lasts 28.5 years.

## 1 in 2

Customers take out more than 1 policy with Protection Experts.

## 375K

Is the average amount of Life Insurance that a policy holder takes out with Protection Experts

At Protection Experts, we pride ourselves on giving our customers, clients and partners a premium service.

As a brokerage, we have been able to achieve well under the UK average for policy cancellations and our customers take out policies for over 25 years, meaning our clients and partners still benefit over time.

1 in 2 Protection Experts customers take out more than 1 policy, meaning there is elevated commission opportunities for our referral partners.







# Our Services

## Relevant Life Insurance

Relevant Life Insurance policies are tailored for Directors of businesses and contractors.

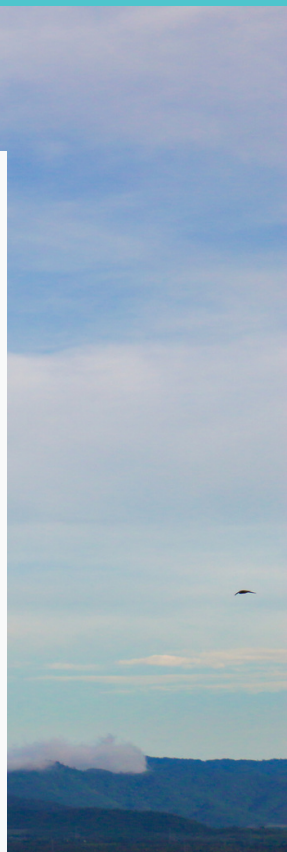
One of the top benefits of Relevant Life Insurance is tax efficiency, enabling you to pay for your Life Insurance through your business, as a tax-deductible expense and also saving you 19% through corporation tax relief.

### Why is Life Insurance important?

- Provides a one-off tax free payment, should you pass away.
- It can be used for any purpose, such as to pay off mortgages, or help family & loved ones with living expenses.

### Who is eligible for this policy?

- You have to be a salaried director or an employee of a limited company, and a resident of the UK



## Speak to our Experts

Our dedicated team of account managers can walk you through the steps to find the best policy to suit your needs.

Contact us:  
[info@protection-experts.co.uk](mailto:info@protection-experts.co.uk)

# How much money could you save?

Relevant Life insurance can be put through your business as a tax deductible expense. See below how much you could save with an example of a £50.00 per month plan:

## How much could a relevant life policy save you?

Ordinary life policy	Total	Relevant Life Policy	Total
Employee gross salary increase	£73.53	Corporation Tax	- £9.50
Employee national insurance	£8.82	Net Cost	£40.50
Employee Income Tax	£14.71		
Employer national insurance	£10.15		
Corporation tax	£15.90		
Net cost	£67.78		

Total Saving:

40%





# Our Services

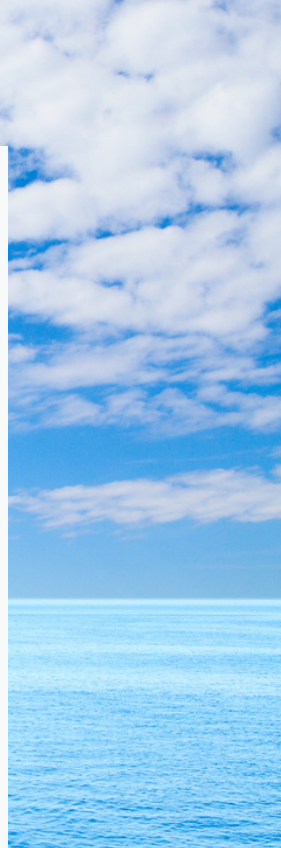
## Critical Illness Cover

Critical Illness Cover pays out a lump cash sum should you become critically ill.

- The one-off payment is usually tax free
- The cover will protect you for an extensive list of conditions or illnesses

### What does Critical Illness Mean?

The kinds of illnesses that are covered are usually very serious conditions such as a heart attack or stroke, loss of arms or legs, or diseases like cancer, multiple sclerosis or Parkinson's disease.





# Our Services

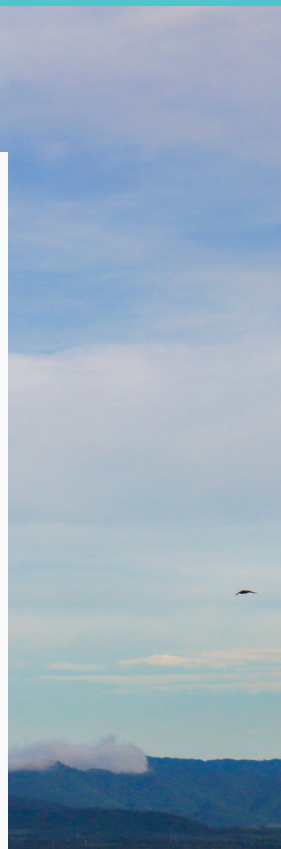
## Income Protection

Income protection provides cover in the event you are unable to work, due to accident, illness or injury.

You can either protect your personal income, the cost to the business of paying you whilst you are off, or even the profits you may lose, whilst unable to work.

More information on Income Protection:

- The protection covers you until you are well enough to work again (or for a selected period of time)
- The provider pays out after a 'deferral period', which you set
- The pay-out is usually tax free if paid for personally
- The premium is usually tax deductible if paid through your business (you may be taxed on income received)



## Speak to our Experts

Our dedicated team of account managers can walk you through the steps to find the best policy to suit your needs.

Contact us:

[info@protection-experts.co.uk](mailto:info@protection-experts.co.uk)



## about our services and costs



Protection Refined Limited Trading as Protection Experts  
Unit 2 Churchill Court, 33 Palmerston Road  
Bournemouth  
Dorset  
BH1 4HN

---

### 1 The Financial Conduct Authority (FCA)

---

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

---

### 2 Whose products do we offer?

---

#### Insurance

- ✓ We can offer products from a range of insurers for Life Insurance, Critical Illness Cover, Income Protection and Private Medical Insurance as well as other General insurance products.

---

### 3 Which service will we provide you with?

---

- ✓ We will advise and make a recommendation for you after we have assessed your needs for Life Insurance, Critical Illness Cover, Income Protection and Private Medical Insurance.

---

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

---

- ✓ You do not pay us directly for our services, instead, we receive a commission payment from the insurer which we place your business with.

---

5 Who regulates us?

---

Protection Refined Limited Trading as Protection Experts of Unit 2 Churchill Court, 33 Palmerston Road, Bournemouth BH1 4HN is authorised and regulated by the FCA. Our Financial Services Register number is 841050.

Our permitted business is to advise and arrange non-investment insurance products.

You can check this 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) or by contacting the FCA on 0800 111 6768.

---

6 What to do if you have a complaint

---

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

...in writing to: Protection Experts, Unit 2 Churchill Court, 33 Palmerston Road, Bournemouth BH1 4HN

... by phone: Telephone 02034755350

... by email: [info@protection-experts.co.uk](mailto:info@protection-experts.co.uk)

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

---

7 We are 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.