



# Protection

EXPERTS

## INFORMATION 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



# 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.



# Leave less to chance



**We all dream of winning the lottery, but what are your odds when it comes to critical illness?**



**Over 25% of critical illness claims were made by people under 45.**



**The average age of people who claimed for multiple sclerosis was 45.**



**The average age of people who claimed for cancer was 50.**

Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2019).

**Unfortunately, the chances of critical illness striking close to home are higher than you think.**

**We're all natural optimists, but even just a little bit of cover could make your finances less of a gamble.**

**To find the best way to protect you and your family, talk to us today.**

**0203 475 5350**

Protection Experts, Unit 2  
33 Palmerston Road  
Bournemouth  
Dorset  
BH1 4HN  
info@protection-experts.co.uk  
www.protection-experts.co.uk

Protection Refined Limited is authorised and regulated by the Financial Conduct Authority FCA reference number 841050.  
Registered office: Unit 2, 33 Palmerston Road, Bournemouth, BH1 4HN  
Telephone: 01202 800253  
Company Registered in England & Wales - number: 10875201





# Our Services

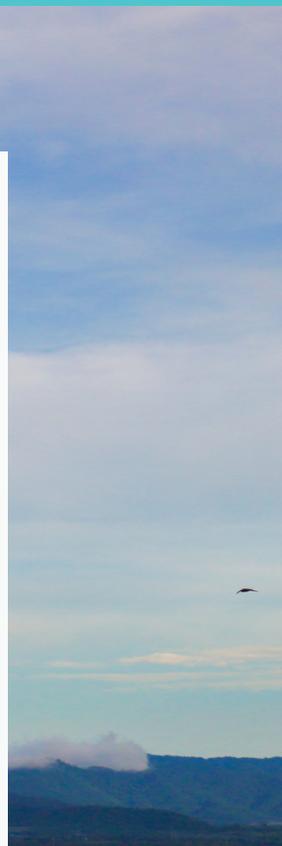
## Income Protection

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

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### 1 The Financial Conduct Authority (FCA)

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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.

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### 2 Whose products do we offer?

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#### 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.

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

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- ✓ 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.

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

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

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5 Who regulates us?

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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.

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6 What to do if you have a complaint

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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.

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7 We are covered by the Financial Services Compensation Scheme (FSCS)?

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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.