PROTECTMYPEOPLE

Our Services

Make sure our quote comparison service is right for you by reading the information below.

Who we are

ProtectMyPeople is a trading style of Investment Discounts On Line Ltd. We are a limited company based and operating in the United Kingdom.

What services and products do we offer you?

We are an online insurance intermediary comparing Group Life Insurance quotes for small and medium sized businesses from a panel of life insurance providers listed in Appendix A below.

To keep our costs down and deliver lower premiums to you, our service is online and we enable you to transact via our website and email. We provide customer services via email and phone

How do we help you select a product?

You will need to make your own product selection. We do not provide advice or a personal recommendation.

To assist you we ask questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

How do we charge for our services?

We arrange the policy with your selected insurer on your behalf. You do not pay us a fee for doing this, however we do receive commission from the insurer which varies and is either a percentage of the policy's premium or a fixed amount. If you are introduced to ProtectMyPeople by any third party, we may pay them an introducer fee from the commission we receive.

Who regulates us?

Investment Discounts On Line Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services. Our FCA Register number is 197451.

Our operating address is: The Edge, Eden Business Park, Penrith, Cumbria, CA11 9FB

Our registered address is: One Coleman Street, London, EC2R 5AA

Our permitted business is arranging non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website https://www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Who are we owned by?

Investment Discounts On Line Ltd is owned by Legal & General.

How can you tell us if you have a complaint?

We are keen to hear if you are not happy with our services. To register a complaint, please contact us by either:

writing to: Investment Discounts On Line Ltd, The Edge, Eden Business Park, Penrith, Cumbria, CA11 9FB

telephone: 0800 326 549 or

email: customerservices@protectmypeople.com

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

What protection is provided by the Financial Services Compensation Scheme (FSCS)

The FSCS protects consumers when financial services firms fail [or go bankrupt]. It's the compensation scheme for customers of UK authorised financial services firms. We are a member of 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. Generally small companies as defined the Companies Act are covered, subject to some exceptions. You can find our more at: http://www.legislation.gov.uk

Further information about compensation scheme arrangements is available from the FSCS.

Appendix A

We will provide quotes from the following insurance insurers. This does not mean all insurers will quote for all requested quotations. This will be dependent upon each insurers' availability, underwriting approach, speed of quote return, and your product requirements.

Our Group Life Insurance panel members are:

AIG, Aviva, Candada Life, Legal & General, Lutine, Unum, Zurich