

keyfacts

®

about our insurance services



Trade Shield

 **Protect & Effect**

Trade Shield T/A Protect & Effect Ltd
272 Bath Street
Glasgow
G2 4JR

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

✓	We offer Personal accident insurance plans from MetLife. We also offer life, critical illness, income protection and health insurance policies from a select panel of insurers.
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3. Which service will we provide you with?

	We will advise and make a recommendation for you after we have assessed your needs
✓	You will not receive advice or a recommendation from us. We may ask some 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.

4. What you will have to pay us for this service?

	A Fee.
✓	No Fee.

5. Who regulates us?

Trade Shield T/A Protect & Effect Ltd, 272 Bath Street, Glasgow, G2 4JR is authorised and regulated by the Financial Conduct Authority. Our FCA number is 587812.

Our permitted business is arranging deals in Non Investment Insurance Contracts.

You can check this on the FCA's Register by visiting the FCA's website at <https://register.fca.org.uk/> or by contacting the FCA on 0800 606 1234

6. What to do if you have a complaint.

If you wish to register a complaint please contact us:

In writing: Write to: Compliance Officer, Protect & Effect Ltd, 272 Bath Street, Glasgow, G3 8HB

By Phone: Telephone: 0141 375 1904

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

7. 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 depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). Protect & Effect Ltd or any company associated with us will process, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Process" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0141 375 1904 or in writing at Protect & Effect Ltd, 272 Bath Street, Glasgow, G2 4JR

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.