



About our services

Kestrel House
146 Main Road
Biggin Hill
Kent TN16 3BA



Flexible Health Insurance Brokers Ltd

1. The Financial Services Authority (FSA)

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

2. Whose products do we offer?

Insurance

<input checked="" type="checkbox"/>	We offer products from a range of insurers for private medical expenses insurance.
<input type="checkbox"/>	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
<input type="checkbox"/>	We only offer products from a single insurer.

3. Which Services will we provide you with?

Insurance

<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for private medical expenses insurance.
<input type="checkbox"/>	You will not receive advice or a recommendation from us for private medical expenses insurance contracts 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 our services?

Insurance

<input type="checkbox"/>	A Fee
<input checked="" type="checkbox"/>	No Fee for advising on private medical insurance expenses contracts.

You will receive a quotation which will tell you any other fees relating to any particular insurance policy.

5. Who regulates us?

Flexible Health Insurance Brokers Ltd, Kestrel House, 146 Main Road, Biggin Hill, Kent, TN16 3BA is directly authorised and regulated by the Financial Services Authority. Our FSA Register number is 463421.

Flexible Health Insurance Brokers Ltd permitted business is arranging and giving advice on Insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact:

In Writing – Write to The Complaints Department, Flexible Health Insurance Brokers Ltd, Kestrel House,
146 Main Road, Biggin Hill, Kent, TN16 3BA

By Phone – Telephone: 01959 578747

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

7. Are you 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 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.

TERMS OF BUSINESS

Important Reading:

Regarding regulated business, please read in connection with the documents "Key facts about our services" and any fee agreement that we issue.

Commencement of terms of business

These terms of business will commence on the date of their receipt.

Regulation & Status

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Services / Restrictions

Please see our "Key Facts about our Services" document which explains the services available, otherwise we shall assume that no restrictions apply.

Financial Objectives (Demands and Needs)

Any advice or recommendation offered to you will be based on your stated objectives, your acceptable level of risk or any restrictions you decide to place on the transaction. Your stated objectives will be included in the insurance demands and needs statement we will issue to you to explain and confirm the basis of our recommendation and highlight any key disadvantages. Any business transacted on a non-advised or execution only basis (directly on your instructions whereby you will not have requested nor received advice) or on a restricted advice basis (the firm's recommendation were restricted by the fact that not all relevant information was made available) will be made clear to you in any subsequent correspondence; however you will appreciate that our responsibility will be limited accordingly.

Accurate disclosure of all material facts

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. (If you are in doubt as to whether a fact is material or not you must disclose it.) Your attention is particularly drawn to the importance of the Declaration and signature on Insurers' proposal forms.

Payment for Services

Please see our "Key Facts about our Services" document which explains the options available.

Right to Withdraw

Once your new product has been purchased, you may have a statutory right of cancellation, details of which will be given to you.

ID Verification

We are required to verify certain documentation as part of our regulatory duties under the Money Laundering Regulations 1993. We are unable to forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay where Identity Verification is outstanding.

Client Instruction

We require any instructions be given in writing. If any advice or instructions are given orally, then they must be confirmed in writing, to avoid possible disputes. We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably.

Complaints Procedure

Flexible Health Insurance Brokers Ltd maintains an internal written complaints procedure, details of which are available on request. If you have a complaint (whether oral or written) about the firm or a service it has provided then this should first be directed to our complaints officer at the address shown in our "Key Facts about our services" document. We promise to deal with your complaint in a fair and objective manner.

Ceasing Premiums

In certain circumstances, if regular premium payments are stopped in the early months of the policy, then this could result in us having to reimburse commission to the product provider concerned. We therefore reserve the right to recover from you any balance of commission which may be outstanding.

Introductions

There will be occasions when clients are introduced to us from third parties, for example accountants or solicitors. Under such circumstances, we may pay part of the commission we receive to the introducer as payment for making the introduction. The responsibility for disclosing this payment will be with the introducer.

Termination

Termination is without prejudice to any transactions already initiated, which will be completed according to these terms of business unless otherwise agreed in writing. You may terminate your instructions to us at any time. We reserve the right to require such termination to be in writing. We may terminate this agreement by giving you a minimum of fourteen days notice. No penalty shall be payable on any termination but we shall be entitled to remuneration for work undertaken prior to such termination. Any such termination shall be subject to completion of any transactions which are in progress at that time.

Conflict of Interest and Material Interest

In certain circumstances we, or one of our other clients, may have some form of interest in business which we are transacting for you. If we become aware that our interests or those of one of our other clients conflicts with your interests, we will inform you and obtain your consent before we carry out your instructions.

Receiving payments from clients

Flexible Health Insurance Brokers Ltd does not handle client monies. We never handle cash or accept a cheque made out to us unless it is a cheque in settlement of our charges or disbursements which we have previously disclosed to you (normally through a fee agreement). Crossed cheques should only be made payable directly to the insurance company and to the relevant third party for various ancillary fees. You should decline to give any money to, or write cheques payable personally to an individual adviser. Individuals that represent Flexible Health Insurance Brokers Ltd are **not** to handle client money and any receipt by them personally of such a payment from you will **not** be regarded by us as being a transaction for which we will have any responsibility.

Additional information: Distance Communications

Where you do business with us at a distance, i.e. we communicate exclusively by telephone, post, e-mail or fax then it is very important that you read the following points:-

- Flexible Health Insurance Brokers Ltd will provide you with a service as detailed in our Terms of Business and "Key Facts about our services" documents (Please read carefully)
- Please take care to read the warnings issued in any provider literature. If you are unsure then please ask us to explain in more detail.
- Please see our "Key Facts about our Services" document which sets out how we will charge for, and deliver our service.
- We do not place any specific limitations on the period for which the information provided remains valid. If you are unsure if something still remains valid, then please ask and we will clarify the position.
- This contract will exist until terminated by either party.
- This contract is supplied in English Language and will be communicated in English Language.
- Any cancellation provisions are detailed in the provider product literature.

Records & Data Protection Act 1998

Under the Data Protection Act 1998 (DPA 1998) you, or your appointed agent, have a right to inspect computer (and certain manual) records relating to yourself and your transactions through ourselves and, where appropriate, have it corrected or deleted. All such requests for information must be referred to the Data Protection Officer. As we treat all our clients' records as confidential, we reserve the right to give you copies of your records, where in certain circumstances, to release the original would compromise other clients' confidentiality or where access to your data is necessary to protect your privacy. You do not have the right to demand access to data for any other purpose. So that we may fully understand your circumstances and requirements, Flexible Health Insurance Brokers Ltd will need to collect information about you, which we will hold as Data controllers under DPA 1998. Flexible Health Insurance

Brokers Ltd will use this information to analyse your current and future financial needs so that we can ensure that any subsequent advice is suitable to your particular circumstances.

You agree that Flexible Health Insurance Brokers Ltd may on occasions use your personal details or share your information with other carefully selected organisations so that they, or we, can inform you of other products and services which may be of interest, either by telephone, post or other appropriate methods. Our regulator, the FSA, requires us to keep records of our business transactions for minimum periods of time depending on the transaction type. However, we will not keep records longer than is necessary. Where other companies and/or third parties provide services to Flexible Health Insurance Brokers Ltd, then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions, such as processing business and obtaining compliance and regulatory advice, you are aware that sensitive personal information (for example health details) held by us may be disclosed on a confidential basis to such companies.

Express request to receive updates and information on new products and services

You are giving an "express request" to receive telephone calls and other appropriate forms of contact relating to other products and services which may be of specific interest. You agree to your consent lasting for a period of 5 years at which point we will look to review the situation. If, at any point, you wish to cancel this consent you can simply inform us in writing or by telephone and we will alter our records accordingly. We shall only contact you during work hours. Calls will not be made on Sundays or between 9pm and 9am on any day. We will not however contact you at times or places when or where you have advised us not to make such contact.

Law

The provisions of this Agreement and the relationship created by it shall be governed by English Law and is subject to the exclusive jurisdiction of the English courts.

YOUR CONSENT TO THESE TERMS

By taking out the arranged contract and not cancelling, you are consenting to these terms and giving your express request to receive updates and information. You hereby authorise the holding of your information, and transfer of information between such third parties when warranted, as described above, on a confidential basis. I/We authorise Flexible Health Insurance Brokers Ltd to act on my/our behalf.

If you are unhappy with any aspect of these terms or wish clarification on any aspect please contact us on **01959 578747 or call in to our office to discuss.**

Note: If you change your mind in the future and decide that you **no longer wish** to receive marketing information from us, or for us to disclose information about you to other parties for marketing purposes, simply tell us when you next call or write to us.