

TERMS OF BUSINESS/CUSTOMER CHARTER

- 1. Regulation.** We, Medical Insurance Advisers Ltd, T/A Medical Insurance Services at 223 Hartington Road, Brighton BN2 3PA are authorised and regulated by the Financial Services Authority (FSA) to sell general insurance products. Our FSA register number is 306369 and you can check this on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.
- 2. Our Service to You.** In arranging insurance for our customers we act as an independent intermediary specialising in private medical insurance and act on your behalf when arranging your insurance. Our service includes: advising you on suitable policies to meet your medical insurance needs; arranging your insurance with insurers to meet your requirements; helping and advising you regarding any ongoing changes you have to make; providing you with a full backup service, including regular monitoring of your policy to ensure it continues to provide good value; and mediation should you have any problems in the future. We have agencies with the majority of UK based medical insurance companies. We do not favour particular Insurers, but select the policies that we consider offer the best value in their combination of benefits and cost.
- 3. Disclosure of Information.** It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer or any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your Proposal or Renewal and must be disclosed immediately. You are advised to keep copies of documentation sent or received from us for your own protection. Do consult us if you are in doubt on any aspect. The disclosure of information not only applies at commencement or renewal of your policy, but also at any time during the period of insurance.
- 4. Awareness of Policy Terms.** When a Policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.
- 5. Charges.** We are paid on a commission basis by insurers and will not, therefore, charge you a fee for our services in connection with any of these policies. The commissions paid to us do not affect your premiums, as this is a cost-effective way for insurers to source new business; you will pay the same premium whether you place your business with us or direct with an insurer. You may request details of commissions paid to us at any time.
- 6. Customer protection Information.** It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards, please contact Hazel Gregory, either verbally or in writing, who will take details of your concerns. We will acknowledge in writing, advising you of who is dealing with your concerns and attempt to address those concerns within five working days. If our investigations take longer, we will provide a full response within twenty working days or explain our position and provide timescales for a full response. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service.
- 7. 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 the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS.
- 8. Cooling Off Period.** We will give you enough information and help to enable you to make an informed decision before you make a final commitment to buy your insurance policy. However, you will have a minimum of 14 days to change your mind and cancel the insurance contract from the date you receive the policy documentation.

The 'cooling off period' does not apply to companies, charities or organisations with a turnover exceeding £1m and they do not have access to the Financial Ombudsman Service.