

**ESSENTIAL HEALTHCARE LTD.**

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**1. The Financial Services Authority (FSA)**

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The FSA 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.

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**2. Whose products do we offer?**

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- We offer products from a range of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
- We only offer products from a limited number of insurers.  
Ask us for a list of insurers we offer insurance from
- We only products from a single insurer.

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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 Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
- You will not receive advice or a recommendation from us in relation to Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance. 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.

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

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- A fee. For details see our Key Facts Guide about the cost of our services.
- No fee for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.

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

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**5. Who regulates us?**

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Essential Healthcare Limited, Caledonia House, Evanton Place, Glasgow, G46 8JE is authorised and regulated by the Financial Services Authority. Our FSA Register number is A0024818. Our permitted business is advising on and arranging Insurances such as Private Medical Insurance, Private Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.

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

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**6. Ownership**

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Essential Healthcare Ltd is a wholly owned subsidiary of SecureHealth (holdings) Ltd and is part of AXA UK plc group of companies.

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## **7. What to do if you have a complaint**

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If you wish to register a complaint, please contact us:

... in writing      Caledonia House, Evanton Place, Glasgow, G46 8JE

... by phone      Telephone 0141 270 9720

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

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## **8. Are we 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 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 the compensation scheme arrangements is available from the FSCS.

## ***Our Terms of Business***

### **1. Commencement of Terms of Business**

The Financial Services and Markets Act 2000, requires that we explain the main aspects of the way we operate, and how this affects you, the client. This Terms of Business Letter will be effective from the date of receipt but may be amended by us following any initial interview intended to ascertain your current financial situation, objectives, and attitude to financial risk. Any such amended Terms of Business Letter will be sent to you within 10 working days of that interview. However, irrespective of any amendments arising from such interviews, we reserve the right to amend the terms of this letter without your consent but we will give at least 10 business days notice before conducting relevant business, unless we consider it to be impracticable to do so under the circumstances existent at that time.

### **2. Client Monies**

**We are not authorised to handle client monies. All cheques for premiums must be made payable to the relevant Insurer.**

### **3. Insurance Objectives**

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, and any instructions you wish to make regarding the type of policies you are willing to consider. Details of your stated objectives will be included in the Demands and Needs we will issue to you confirming the reasons for our recommendations.

### **4. Restrictions**

Unless advised to the contrary, we will assume that you wish to place no restriction on the types of insurance policies we may recommend and in which you subsequently take out.

Furthermore, unless advised to the contrary, we will assume that you wish to place no restriction on the markets in which transactions are to be executed.

A full listing of designated products is available from your adviser upon request.

### **5. Client Classification**

The FSA has two tiers of client: retail and commercial and different levels of consumer protection apply to each. We believe in providing our clients with full regulatory protection and we have therefore classified you as a retail client.

### **6. Services which are not regulated by the Financial Services Authority**

Some of the services provided by us may not be regulated by FSA since they are not included within the Financial Services and Markets Act 2000. We will confirm to you what these services are and the fact that they are not regulated by the Financial Services Authority should you wish.

7. **Client Relations**

When you have instructed us to arrange a specific contract or contract's no further advice will be given unless it is requested by yourself or we have an agreement confirmed in writing to provide periodic reviews. We will, however, if no agreement is in place be pleased to advise you at any time should you require further assistance.

8. **Personal Interests**

Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

9. **Calls**

In addition to making calls at your express invitation, we may call on you at intervals to review your general insurance requirements. This will not affect your rights of cancellation under the Financial Services (Cancellation) Rules 1989. Calls will not be made on a Sunday or between 9pm and 9am on any other day.

10. **Advice and Instructions**

Any advice given to you by us shall be in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing whenever possible. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information pertaining to other parties would be disclosed.

11. **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.

12. **Registration of Policies**

We will register all policies in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your policies will be forwarded to you as soon as possible after being received by us. Where a number of your documents relating to a series of transaction are involved they will normally be retained by us until the series is complete.

13. **Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

14. **Law**

These Terms of Business are governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

15. **Data Protection**

Information provided by you may be held, processed, disclosed and used by ourselves, professional advisers and any associated companies in servicing our relationship with you. However, strict confidentiality will be maintained at all times. It is understood that, unless you notify us otherwise, you agree to the storage, use and disclosure of such information. This

information may be disclosed to third party product providers in the course of providing our analysis and servicing of our relationship with you. You also agree that for the purposes described above your data may be transferred to countries outside the European Economic Area. We may use and analyse your data, including the nature of your transactions, to provide you with information by post, telephone, fax or e-mail to service and update you, as well as informing you of new insurance opportunities . If you would prefer to be excluded from these services, please write to us at the company address on this Agreement.

16. **UK Money Laundering Regulations**

We are obliged to conform with the Proceeds of Crime Act 2002 and Money Laundering Regulations 2003 and also adhere to the guidance notes from the Joint Money Laundering Steering Group which requires financial institutions to verify the identity and place of residence of each customer. We will also request that you inform us how any monies were obtained/accumulated. This process may require sight of certain documentation. If you provide false or inaccurate information and we suspect fraud or money laundering we will record this. We may not forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay in arranging a product where money laundering verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you.

## *Our Terms of Business*

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### 2. **Client Monies**

**We are/are not authorised to handle client monies. All cheques for premiums must be made payable to ourselves/the relevant Insurer.**

### 3. **Insurance Objectives**

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, and any instructions you wish to make regarding the type of policies you are willing to consider. Details of your stated objectives will be included in the Demands and Needs we will issue to you confirming the reasons for our recommendations.

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