

# TERMS OF BUSINESS – REGULATOR’S STATEMENT

**Medisave Independent Healthcare** is authorised and regulated by the **Financial Services Authority (FSA)** registration number 314947. The FSA regulates sales, advisory and service standards, to make sure that customers are treated fairly. Our head office address is 45 Beechland Drive, Lisburn, Co Antrim BT28 1HS Tel 028 92629787

Our service includes advising you on all aspects of Healthcare Insurance and Travel Insurance, to meet your requirements and helping you with any ongoing changes you have to make.

Medisave Independent Healthcare is independent and will act on your behalf and accept responsibility for the advice given and for arranging your insurance.

We require our clients to give us instructions in writing to avoid possible disputes. We will, however, accept oral instructions provided they are confirmed in writing.

You or we may terminate our authority to act on your behalf at any time without penalty. Notice of the termination must be given in writing and will not affect the completion of any transaction already initiated on your behalf.

**Medisave Independent Healthcare does not handle client’s money.** Cheques should be payable to the relevant product provider company.

It is our intention to provide you with a high level of customer service at all times. If you should wish to make a complaint about our service, we have a formal complaints procedure. In the first instance you should contact us in writing or by phone. Please address your complaint to: Gillian Campbell Medisave Independent Healthcare, 45 Beechland Drive, Lisburn, Co. Antrim BT 28 1HS or Telephone 028 92629787. Please quote either your policy number or claim number in all correspondence so that we may resolve the matter to your satisfaction as quickly as possible.

We will acknowledge receipt of your complaint in writing within 2 working days and give you our

response to your complaint at this time if we can.

We will endeavour to deal with your complaint within 4 weeks. However, if it will take more time to deal with your complaint, we will advise you who is dealing with your complaint, and when you can expect to hear a fuller response.

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. They may be contacted at Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR Tel: 0845 080 1800 Email: [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

There is a choice of law applicable to your policy, but unless agreed otherwise by your insurers, English Law will be used.

It is your responsibility to provide 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 should disclose it) Your attention is particularly drawn to the importance of the Declaration and signature on Insurers proposal forms.

We will make arrangements for all your insurance and assurance plans to be registered in your name unless you first instruct us otherwise in writing.

We will forward to you all documents relating to your insurances, as soon as practicable after we receive them.

Where a number of documents relating to a series of transactions are involved, we will normally hold each document until the series is complete and then forward them on to you.

We keep records of our business transactions for at least six years from the date of the transaction in question.

When we have arranged any insurance for which you have given instructions we will not give you any further advice unless you request it, but will be glad to advise you at any time you ask us to do so.

**Medisave Independent Healthcare derives income from commission paid to us in respect of transactions. We will gladly inform you of the amount where you request us to do so.**

**Medisave Independent Healthcare retains rights to all initial, and renewal commissions payable in respect of business transacted for you, and you shall not permit or suffer payment of such commission to any other party after termination of your instruction to us.**

All personal information about you will be treated as private and confidential.

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to: Medisave Independent Healthcare, 45 Beechland Drive, Lisburn, Co Antrim. BT28 1HS

You can check our details 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.

We look forward to a long and healthy relationship.

I/We confirm that I/We have read and understood the contents of this Terms of Business and agree to Medisave Independent Healthcare acting as my/our Healthcare Consultant and the Terms of Business are acceptable to me/us.

Company Name.....

Clients Signature.....

Name.....

Date.....