

## About our insurance services to you

The purpose of this leaflet is to help you understand the scope of insurance services provided by Healthnet Services Limited (trading as UK Health Insurance) and our regulatory status. We are required to give you this information to help you decide if our services are right for you.

## Who regulates us?

The Financial Conduct Authority is the independent watchdog that regulates financial services, including insurance. Healthnet Services Limited is authorised and regulated by the Financial Conduct Authority as an intermediary and is permitted to sell and administer insurance products. We are registered as: Healthnet Services Limited, Bourne Gate, 25 Bourne Valley Road Poole Dorset BH12 1DY. Our registration number is 312313.

You can check the register on the Financial Conduct Authority's website at [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the Financial Conduct Authority on 0800 111 6768.

## The products we offer

Healthnet Services Limited offers private medical insurance, term assurance and critical illness insurance from a range of insurers.

## Which service will we provide you with?

We give personal advice on and make our recommendations based on a fair analysis of the market after we have assessed your needs for private medical insurance, term assurance and critical illness insurance.

## What will you have to pay us for this service?

You do not have to pay us a fee. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy. We will receive commission from the provider.

## Ownership

We are independently owned and no insurance company has a financial stake or shareholding in us.

## What to do if you have a complaint

We hope you will be happy with the service you receive from us. However, if for any reason you are unhappy with us, please do tell us:

- in writing: UK Health Insurance, Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY.
- by phone: 0800 999 8 999.

If we are unable to resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or you can phone the FOS on 0800 023 4 567. A copy of our complaints procedure is available on request.

## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS for insurance advising and arranging. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and the circumstances of your claim.

Further information about the compensation scheme arrangements is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk). Alternatively, you can phone the FSCS on 0800 678 1100 or 020 7741 4100.