



SecureHealth

Terms of business

About our services

be secure.

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What to do if you have a complaint?

- ✓ If you wish to register a complaint, please contact us:
 - **In writing:** Customer Relations Manager, 80 Holdenhurst Road, Bournemouth, BH8 8AQ
 - **By phone:** 01202 544 444
 - **By email:** info@securehealth.co.uk
- ✓ If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, a free and independent service for resolving disputes. You can find more information on their website www.financial-ombudsman.org.uk or by calling them on 0800 0234567. Alternatively, you may be able to submit your complaint via the EU Online Dispute Resolution facility which offers out-of-court complaint and redress procedures.
- ✓ You can find more information about how we handle complaints at: www.health-on-line.co.uk/contact-us and under the heading "if you have a problem or want to complain".

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

- ✓ We are covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.
- ✓ Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS by telephone on: 0800 678 1100 or by post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, or through its website: www.fscs.org.uk/contact-us

Client monies

- ✓ We are not allowed to hold client money so any and all premiums must be paid directly to the insurer. You must not give cash to or write a cheque out to any of our consultants, even if they ask you to.

Cancellation rights

- ✓ Please read your policy documents for your full rights.
- ✓ In some instances, you may have a right to cancel your insurance policy. If you have a right to cancel your insurance policy, your policy documents will inform you of (1) your right to cancel, (2) any time limits that apply and (3) how to cancel your insurance policy. The cancellation period can vary depending on the type of insurance product. The cancellation period is usually within 14 or 30 days of either receiving your policy documents or the conclusion of the contract, whichever is the later.
- ✓ Where you have a right to cancel and you use this right, the insurer may charge an administration fee and for the period of time you were temporarily on cover.

Terms of business – about our services

Who are SecureHealth?

- ✓ SecureHealth is a trading name of Health-on-Line Company UK Limited, a wholly owned subsidiary of AXA PPP Healthcare Group Limited and part of the AXA group.
- ✓ We are an insurance intermediary selling general insurance and pure protection products. This means that we act on your behalf to place insurance with the insurer; we are not the insurer.
- ✓ We work in the best interest of our customers.
- ✓ We provide an advised service to help you decide what insurance product is right for you.

Who regulates us?

- ✓ We are authorised and regulated by the Financial Conduct Authority (FCA), the independent watchdog that regulates financial services.
- ✓ Our permitted business is advising you on your insurance needs, arranging your insurance cover with insurers and providing administrative support for any ongoing changes you have to make. We are included in the FCA's register. You can check this and view our permissions on the financial services register by visiting the FCA's website www.register.fca.org.uk or by contacting the FCA on 0800 111 6768. Our financial services register number is 308776.

Our service to you

- ✓ We use consultants (also known as “appointed representatives”) to (1) advise you on your insurance needs (2) arrange your insurance cover with insurers and (3) provide administrative support for any changes you make. We are generally responsible for the activities of our appointed representatives.
- ✓ We only use consultants that are (1) registered in the United Kingdom and (2) authorised by and registered with the FCA. The consultant must remain authorised and registered with the FCA to continue working with us. You can check an appointed representative's registration by visiting the FCA's register online www.fca.gov.uk/register or by contacting the FCA on 020 7066 1000.
- ✓ Our appointed representatives will provide you with advice in respect of any of the insurance products listed below under the heading “What products do we offer”. This means that other products available on the market are not taken into account when proposing or advising you of an insurance solution.
- ✓ The appointed representative will make a personal recommendation for you, taking into account and having assessed your demands and needs. The appointed representative will provide you with a demands and need statement and will confirm the basis of the personal recommendation, including a personalised explanation of why the insurance would best meet your demands and needs.
- ✓ We work on your behalf as your agent. We do not act as an agent on behalf of the insurer.
- ✓ We do not offer and/or provide advice on tax, accounting, regulatory or legal matters and you should take separate advice as you consider necessary on any such matters.

What products do we sell and give advice on?

- ✓ We sell and give advice on the following brands of private medical insurance:
 - Health-on-Line
 - AXA PPP healthcare
 - PHC (Corporate cover)
- ✓ All of the above brands are underwritten by AXA PPP Healthcare Limited, a company within the AXA group that we and the companies above are also part of.

- ✓ We also sell and give advice on:
 - Group life, group critical illness and group income protection insurance from Canada Life
 - Individual life, individual critical illness, individual income protection, family income protection, and business protection insurance from AIG Life Limited
 - Cash plans from each of BHSF and HealthShield
 - Cash plans (Excess protection) from Medex Protect
- ✓ All of the products we sell can be bought from other companies.

Conflicts of interests

- ✓ Some of the products that we sell and advise on are (i) products within the AXA group of companies that we are a part of and (ii) underwritten by an AXA group company. We have set this out above. We will always act in the best interest of our customers when advising on a product.
- ✓ If we become aware that our interest, or those of one of our customers, conflicts with your interests we will inform you and obtain your consent before we carry out your instructions.

What will you have to pay us for our services?

- ✓ We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium at point of sale and at each renewal. Our consultants are paid commission from us.

Responding to questions and your duty to disclose

- ✓ We will ask you questions to understand your circumstances, your protection concerns and your priorities. Some of the questions we ask come from the insurer. The insurer will use your responses to their questions to decide if it wants to cover you and if so, on what terms and at what price. It is your responsibility to answer the questions in a timely manner and following the guidance below.
- ✓ Individuals acting in a personal capacity, wholly or mainly for purposes unrelated to business:
 - It is important that you answer questions honestly, truthfully, carefully and accurately for each person to be insured.
 - Providing misleading, inaccurate, incomplete, untrue, careless and/or incorrect information may (1) affect the advice given to you, (2) invalidate your policy, (3) impact your premium or affect a claim, (4) result in the insurer refusing any claims under the policy, and (5) permit the insurer to retain any of the premiums paid.
- ✓ Businesses and individuals acting solely in a business capacity:
 - It is important you provide all material facts (see below) and volunteer information for each person to be insured, even if you are not asked about it. This applies before you take out the insurance contract and throughout the period of insurance cover. So if there is a change in your circumstances, you must tell us as soon as possible. In each case, failing to do so may result in your cover being invalidated and a claim being rejected. It may also affect the advice we give you.
 - What is a material fact? A material fact is information that may influence the insurer's decision to provide cover or the terms of the insurance cover.

Renewals

- ✓ For most of the products we sell, the insurer will issue renewal invites directly to you and may contact you to find out whether you are happy to renew your policy or if you wish to make any changes. Sometimes, we may contact you directly about your renewal. Either way, our consultants are available to help you with your renewal if you need further support or guidance.

How we use your information

- ✓ We never sell personal member information to third parties. We will only use your information in ways we are allowed to by law, which includes only collecting as much information as we need.
- ✓ We will get your consent to process information such as your medical information when it is necessary to do so. When using your information we may rely on your consent which you can withdraw at any time.
- ✓ You can also ask us for a copy of the information we hold about you and ask us to correct anything that is wrong.
- ✓ If you want to exercise any of your rights call us on 01202 057480 or write to SecureHealth, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.
- ✓ Our privacy policy explains how we use your data, please go to www.securehealth.co.uk/privacy or for a paper copy to be sent to you please contact us on 01202 057480.



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Health-on-Line Company UK Limited, trading as SecureHealth, registered in England and Wales with company number 03655704.

Registered office: 5 Old Broad Street, London, EC2N 1AD.

Authorised and regulated by the Financial Conduct Authority. Firm reference number 308776.

This terms of business apply from 23 October 2018

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