

About Our Insurance Services

This document explains the products and services that HealthCare International Global Network Ltd (trading as HealthCare International) provides, as well as any applicable charges.

1 Who is HealthCare International and what products and services do we provide?

We are a general insurance intermediary. We offer International Private Medical Insurance (PMI) policies to expatriates worldwide together with optional extras (Dental, Vision, Travel) cover to run alongside the main PMI Policy. Our health plans suit the demands and needs of expatriate individuals & families and businesses with expatriate employees who wish to insure themselves for the treatment of a range of medical conditions. These plans have different levels of cover and have various territorial limits. We will arrange and administer your policy on a non-advised basis (i.e. we will simply provide information about the products we offer, and will not offer any personal recommendation as to which product is right for you). We may, however, ask questions to narrow down the range of products that we offer to you. We will be acting for and on behalf of the insurer at all times.

2 What is our address and regulatory status?

- Our correspondence address is 48 Berkeley Square, Mayfair, London, W1J 5AX.
- We are authorised and regulated by the Financial Conduct Authority (FRN: 314761). You can check this on the FCA's Register at register.fca.org.uk
- All documentation and communication throughout the duration of your policy will be in English.

3 What will you have to pay us for our services?

There are no fees for our services beyond the cost of our insurance products, except:

- where a customer specifically requests their documentation by courier: a charge dependent on location will apply;
- if cancellation is accommodated, there are charges applied by the insurer.
- There may be other taxes or charges applicable to you that are not imposed by HCI, and are not paid through us.

4 Who underwrites these products, and do we have any common ownership with these insurers?

- HCI has a contractual relationship with Antillean Life Insurance Company Ltd, based in Grenada. We only offer Private Medical Insurance products underwritten by this insurer.
- We are independent from the insurer, and have no common ownership links with them.

5 How are we remunerated?

- We are remunerated through commission from the insurer, which is a percentage of the total annual premium. If the type of policy reaches specific profit targets, the insurer also pays us an additional amount. In addition to this our sales team receive a commission for completed sales.

6 How will we hold your money prior to onward transmission to the insurer?

- All insurance premiums received by us are deemed to have been received by the insurer, so your insurance cover is unaffected in the event of our insolvency. No interest will be paid to you from the account used.
- If payment is initially made to us by debit/credit card, and we need to refund you at a later date, any refund will be made to the same card. If we are unable to refund to the same card for any reason, an alternative refund method will be agreed.

7 What happens at renewal?

- If you have purchased an annual policy, we will automatically renew it, unless you give us prior written notice once you have received your renewal notice.
- If you have purchased a Short Term policy, it will not automatically renew and will end on the date stated in your documents. Should you wish to extend your three month policy for a further three months, you must advise HealthCare International at least two weeks prior to your policy's expiry date. HealthCare International will then assess your request and respond within seven days. Extensions are not guaranteed. However, should your extension be granted for a further three months, you will be notified in writing with terms and pricing information. Short Term and Short Term Plus policies cannot be renewed more than once.

8 Cancelling your insurance

- You have a statutory right to cancel your policy during the first 14 days from the date of conclusion of the contract, or the date upon which you receive the contractual terms and conditions, whichever is later. Provided you have not made a claim, or made use of your policy in any other way, you will receive a full refund during this period.
- After this period, there is no statutory right to cancel. HealthCare International may, however, accommodate a mid-term termination. Any such cancellation would result in the policy being changed from an annual to monthly contract. Two months' notice must be given or premium in lieu will be charged. The new premium will be calculated by dividing the current annual premium by 12 and multiplying this figure by 1.75 to calculate the new monthly premium. The new per monthly contract will be levied for the combined total of the used and notice periods. Full details of the cancellation process are within the Policy Terms & Conditions.

9 What is the complaints process?

- If you wish to register a complaint about our insurance services, please contact us by telephone on **+44 207 590 8800**, or in writing to The Compliance Officer, HealthCare International Global Network Ltd, 48 Berkeley Square, Mayfair, London, W1J 5AX. If you purchased a product online and are an EU resident, you can choose to complain via the Online Dispute Resolution website. If you are not satisfied with our response to your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.
- If you are unhappy with an underwriting decision, or feel that a decision about a claim is unfair, we may refer your complaint to the insurer of your policy, Antillean Life Insurance Company Ltd of Chester House, PO Box 303, Young Street, St. George's, Grenada who will respond to you directly. If you remain dissatisfied with their response, you may be entitled to refer your complaint to GARFIN (The Grenada Authority for the Regulation of Financial Institutions).

10 The Financial Services Compensation Scheme

- We are covered by the Financial Services Compensation Scheme (FSCS) for money held by us prior to transmission to your insurer. If we cannot meet our obligations you may be entitled to compensation under the scheme. Insurance advising and arranging is covered for up to 90% of the claim without any upper limit. You can find out more at fscs.org.uk or by calling **0800 678 1100** (UK) or **+44 207 741 4100** (overseas).
- Antillean Life Insurance Company Ltd is not covered by the FSCS.