keyfacts® about our insurance services

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1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

✓ We offer products from a range of insurers primarily for private medical insurance but also for life protection and income protection products.

☐ We only offer products from a limited number of insurers for private medical insurance, life protection and income protection products.

Ask us for a list of insurers we offer insurance from.

☐ We only offer our own products for private medical insurance, life protection and income protection products.

3. Which service will we provide you with?

✓ We will advise and make a recommendation for you after we have assessed your needs for private medical insurance, life protection and income protection products.

☐ You will not receive advice or a recommendation from us for private medical insurance, life protection and income protection products. 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.

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

☐ A fee for private medical insurance, life protection and income protection products.

✓ No fee for private medical insurance, life protection and income protection products.

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

5. Who regulates us?

James Petersen is an appointed representative of The Health Insurance Group which is a trading name of Independent Sales Force Solutions Ltd of 20 Carlton Crescent, Southampton SO15 2ET, which is authorised and regulated by the Financial Services Authority. Independent Sales Force Solutions Ltd FSA Register number is 308189.

Independent Sales Force Solutions Ltd permitted business is advising on and arranging general insurance contracts.

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

6. Ownership

We are an independent intermediary ultimately controlled by AXA UK Plc through our parent, Bluefin Insurance Group Limited.

7. What to do if you have a complaint

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

… in writing	Mr Mike Barrett, The Health Insurance Group, 20 Carlton Crescent, Southampton, SO15 2EZ
… by phone	02380 632880

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

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

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.