



## Terms of Business Agreement

### Statement of Demands & Needs

This insurance meets with the demands and needs of those persons who wish to ensure that their private medical insurance requirements are met whilst they are living or working away from their country of nationality.

### Financial Services Authority (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services in the United Kingdom. Expatriate Healthcare is a trading style of Strategic Insurance Services Limited, 46 - 48 East Smithfield, London, E1W 1AW, United Kingdom; who is authorised and regulated by the Financial Services Authority. Our FSA Firm Reference Number is 307133. Strategic Insurance Services Limited are authorised to carry on Regulated Activities in accordance with the permissions granted by the FSA under Part IV of the Financial Services and Markets Act 2000. You can check this 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 +44 (0)845 606 1234.

We believe that all our customers, regardless of where the policy was sold, should be entitled to the same regulatory benefits and protections as those purchasing cover in a FSA regulated territory. Accordingly, wherever possible, we shall extend these benefits to all of our customers.

### Confidentiality and Data Protection

We will treat all Your personal information as private and confidential to us and anyone else involved in the normal course of underwriting, managing and administering Your insurance, any subsequent claim or renewal, even when You are no longer a customer. We will not give anyone else any personal information except on Your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. In some circumstances it will be necessary for us to pass on Your data to third parties, this may include, but is not limited to, underwriters, medical practitioners, hospitals, medical assistance companies, claims administrators and loss adjusters. Your signing of the application form gives us permission to pass on Your personal information, solely for the purposes referred to above, which includes any sensitive information, such as Your medical information. 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 us at our usual office address.

### Our Service

We are an independent insurance intermediary and underwriting agency, who acts on our customers' behalf in arranging insurance. Our services include, but are not limited to: underwriting as an agent for various insurers; advising on insurance needs; arranging insurance cover with insurers to meet stated requirements; and helping with any ongoing changes. As part of our service, we can assist with provision of claims and assistance services.

### What products we offer

We usually offer products/facilities from a single of insurer, however, under certain circumstances we may deal with a limited panel, or range of insurers, representing a fair analysis of the market. We will confirm the basis of our offerings at the outset.

### Information on how we treat Payments You make to Us

Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums You pay to us as Agent of the Insurer. All insurance premiums You pay to us are protected in a Non-Statutory Trust Account until we pay insurers. We may use premiums kept in this account to provide credit to our customers, and, as a result we maintain additional capital resources and strict credit-control and monitoring procedures, as required by the FSA. We do not pay any interest on premiums held by us in the course of arranging and administering Your insurance.

### What You will pay for our services

We generally receive a commission from the insurer with whom we place business. If insurance has been arranged via an insurance broker or intermediary, we will pay them a commission. You should not be charged a separate amount by them if their sole consideration is the advice and provision of a product provided by Strategic Insurance Services Ltd.

### What to do if You have a complaint

We aim to give the highest standards of service and to meet any claims covered by any policy provided promptly and fairly. However if we do not meet these standards we would like to hear from You. If there is cause for complaint we will investigate and review each case immediately and respond in writing.

If you have a complaint about how your policy was sold or administered, or about the settlement of a claim, please contact:

The Complaints Manager, Strategic Insurance Services Ltd  
10-13 Lovat Lane, London EC3R 8DN, ENGLAND  
Tel: +44 (0)20 3195 7480 Fax: +44 (0)845 458 9633

If You are still unhappy:

If Your complaint is one of the few that cannot be resolved by this stage we will advise within the terms of each policy the next steps, which will be contacting the insurer directly and beyond that refer We have given Our final response You may (where applicable) refer Your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Telephone: 0845 080 1800 Fax: 020 7964 1001

Please note that You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman.

Referral to the FSO will not affect Your right to take legal action against Us.

### Your right to cancel

If for any reason You are not satisfied with the Policy provided You may cancel Your cover within 30 days of the Effective Date or any subsequent Renewal Date and, so long as You have not made a claim in that period, Your premium for the new Period of Cover will be refunded in full. If You do not exercise this cancellation right, the insurance policy will be binding on You.

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

We are, unless stated otherwise, covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms, like ourselves. The FSCS can pay compensation if an authorised firm is unable or likely to be unable to pay claims against it, usually because it has gone out of business or is insolvent.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit. For compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to You, before and during the duration of the contract.

### Your Duty to Give Information

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, statements of fact, claim forms and other documents are full and accurate.

Please note that if You fail to disclose any information or change in circumstances to Your insurers which could influence the cost, or their decision to accept Your insurance, this could invalidate Your insurance cover, and could mean that part or all of a claim may be not be paid.