



SecureHealth

Terms of business – about our services

Who are SecureHealth?

- ✓ SecureHealth is a trading name of Health-on-Line Company UK Limited
- ✓ We are directly authorised and regulated by the Financial Conduct Authority (FCA). Please see the section below headed “Who regulates us?”
- ✓ We are an insurance intermediary selling general insurance and pure protection products
- ✓ We work in the best interest of our customers
- ✓ We provide information to help you make the right decision for your own needs
- ✓ We are a wholly owned subsidiary of AXA PPP Healthcare Group Limited and we are part of the AXA group

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 will ask you about what is important to you and provide you with the relevant information you need about the products we offer, to help you make your product and cover choices to best match your individual demands and needs
- ✓ We offer an information service. We do not offer advice and we do not give personal recommendations
- ✓ We act as your agent to arrange your insurance
- ✓ We do not act as an agent on behalf of the insurer
- ✓ We are not allowed to hold client money

What products do we offer?

- ✓ We offer the following brands of private medical insurance:
 - Health-on-Line
 - AXA PPP healthcare
 - PHC
- ✓ AXA PPP Healthcare Limited underwrites the above three brands of private medical insurance.
- ✓ We also offer:
 - 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

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.

Healthcare | Protection | Wellbeing

01202 057480 | 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ | www.securehealth.co.uk

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 21 May 2018



SecureHealth

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
- ✓ To view our privacy policy, which explains how we use your data, please go to **[www.securehealth.co.uk/privacy notice](http://www.securehealth.co.uk/privacy-notice)** or contact us on **01202 057480** if you would like a paper copy sent to you.

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 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**