

ABOUT OUR INSURANCE SERVICES

The Health Insurance Group
8a Carlton Crescent
Southampton
SO15 2EZ

1. The Financial Services Authority (FSA)

Independent Sales Force Solutions Ltd (Trading Name The Health Insurance Group) are an independent insurance intermediary who act on your behalf in arranging your insurance, we are regulated by the Financial Services Authority who act as an independent watchdog and require us to give you this document. 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 to meet your personal needs.

3. Which service will we provide you with

We will advise and make a recommendation for you after we have assessed your personal needs and circumstances for the products noted in (2) above.

4. What will you have to pay us for our services

We **do not charge a fee** for our service.

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

5. Who regulates us

"**Agent Name**" is an appointed representative of Independent Sales Force Solutions Ltd (ISFS Ltd) which is regulated by the Financial Services Authority ,FSA register number is 308189. ISFS Ltd's 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. What to do if you have a complaint

If you wish to register a complaint please contact Mr Mike Barrett, The Health Insurance Group, 8a Carlton Crescent, Southampton, SO15 2EZ or by telephone on 02380 227956. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. 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 £2000 and 90% of the remainder of the claim, without any upper limit.

(Further information about compensation scheme arrangements is available from the FSCS)