

## About our insurance services

### 1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2 Whose products do we offer?

#### Insurance

- We only offer products from a limited number of insurers for:
  - Private Medical Insurance
  - Life and Critical Illness
  - Income Protection

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

- We only offer products from a limited number of insurers for Accident & Sickness plans.

### 3 Which service will you provide me with?

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for:
  - Private Medical Insurance
  - Life and critical illness
  - Income protection
- You will not receive advice or a recommendation from us for:
  - Accident & Sickness plans

### 4 What will you have to pay us for our services?

#### Insurance

- A fee
- No fee

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

## **5 Who regulates us?**

Prestige HealthPlans Ltd, 1 St. Helen's Mews, 75 St. Helen's Road, Westcliff on Sea, Essex SS0 7LF is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 555777.

Our permitted business is giving advice, arranging and bringing non-investment life and general insurance.

You can check this on the FCA's register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## **6 What to do if you have a complaint**

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

**in writing**      Prestige HealthPlans Ltd, 1 St. Helen's Mews,  
75 St. Helen's Road, Westcliff on Sea, Essex SS0 7LF

**by phone**      Telephone 01702 868003

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**

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 compensation scheme arrangements is available from the FSCS.

## **8 Data Protection (GDPR)**

Prestige HealthPlans Ltd. will store and use your data for the purpose of obtaining insurer quotations, policy fulfilment and servicing. We comply with the 2018 General Data Protection Regulation legislation.