



Independent Healthcare Solutions (NI) Ltd
40 Main Street
Moira, Co. Armagh
BT67 0LQ
Tel: 028 9261 0650

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?

- We offer products from a range of insurers for Private Medical Insurance and Cash Plan provision.
- We only offer products from a limited number of insurers for Travel Insurance, Dental Insurance and Employee Assistance Programmes. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

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 and provision for a Cash Plan.
You will not receive advice or a recommendation from us in relation to Travel Insurance, Dental Insurance or Employee Assistance programmes.
- 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 our services?

- A fee.
- No fee for Private Medical Insurance, Cash Plans, Travel Insurance, Dental Insurance or Employee Assistance programmes.

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

5. Who regulates us?

Independent Healthcare Solutions is a trading name of Independent Healthcare Solutions (NI) Ltd, 40 Main Street, Moira, Co Armagh, Bt67 0LQ and is authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 553430.

Our permitted business is advising on and arranging insurances such as Private Medical Insurance, Cash Plans, Travel Insurance, Dental Insurance and Employee Assistance programmes.

You can check this on the Financial Services Register by visiting the FCA's website www.FCA.gov.uk/register 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:

Write to: Independent Healthcare Solutions (NI) Ltd, 40 Main Street, Moira, Co Armagh, BT67 0LQ

By Phone:

Telephone 028 9261 0650

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 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Last up-dated Nov 2015