

# About Our Insurance Services



**Insurance**  
that's good for you

This document explains the products and services that Healthcare International Global Network Ltd (trading as Healthcare International) provides, as well as any applicable charges.

## 1. Who is Healthcare International and what products and services do we provide?

We are a general insurance intermediary. Our products are designed to meet the needs of expatriates and their families living worldwide, businesses with expatriate employees, and foreign students living in the United Kingdom.

We sell private medical insurance; alongside this, we offer a range of optional extras, including dental, vision, and travel cover. We also sell student insurance (for students resident in the UK) which includes private medical, travel, and other non-medical benefits.

Our private medical insurance plans have different levels of cover and have various territorial limits. We will arrange and administer your policy on a non-advised basis (i.e. we will simply provide information about the products we offer, and will not offer any personal recommendation as to which product is right for you). We may, however, ask questions to narrow down the range of products that we offer to you. We will be acting for and on behalf of the relevant insurer at all times.

## 2. What is our address and regulatory status?

- Our correspondence address is 48 Berkeley Square, Mayfair, London, W1J 5AX.
- We are authorised and regulated by the Financial Conduct Authority (FRN: 314761). You can check this on the FCA's Register at [register.fca.org.uk](http://register.fca.org.uk).
- All documentation and communication throughout the duration of your policy will be in English.

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

There are no fees for our services beyond the cost of our insurance products, except:

- Where a customer specifically requests their documentation by courier a charge dependent on location will apply.
- If the policy is cancelled early, an administrative fee will apply.

**Please note:** There may be other taxes or charges applicable to you that are not imposed by HCI and are not paid through us.

## 4. Who underwrites these products, and do we have any common ownership with these insurers?

HCI has a contractual relationship with two insurers:

- Antillean Life Insurance Company Ltd (Antillean), based in Grenada.
- Mutuelle Générale de l'Education Nationale (MGEN), based in France.

Your policy will be underwritten by one of these insurers; please refer to your membership literature for details of which one applies to you. We are independent from these insurers and have no common ownership links with them.

## 5. How are we remunerated?

We are remunerated through commission from the insurer, which is a percentage of the total annual premium. If the type of policy reaches specific profit targets, the insurer also pays us an additional amount. In addition to this our sales team receive a commission for completed sales.

## 6. How will we hold your money prior to onward transmission to the insurer?

- All insurance premiums received by us are deemed to have been received by the insurer, so your insurance cover is unaffected in the event of our insolvency. No interest will be paid to you from the account used.
- If payment is initially made to us by debit/credit card and we need to refund you at a later date, any refund will be made to the same card. If we are unable to refund to the same card for any reason, an alternative refund method will be agreed.

## 7. What happens at renewal?

- If you have purchased an annual private medical insurance policy, we will automatically renew it, unless you give us prior written notice once you have received your renewal notice.
- If you have purchased a student policy, it will not automatically renew. You may request an extension ahead of the renewal date, but this is not guaranteed.
- If you have purchased a short term policy, it will not automatically renew and will end on the date stated in your documents. Should you wish to extend your three-month policy for a further three months, you must advise HealthCare International at least two weeks prior to your policy's expiry date. HealthCare International will then assess your request and respond within seven days. Extensions are not guaranteed. However, should your extension be granted for a further three months, you will be notified in writing with terms and pricing information. Short Term and Short Term Plus policies cannot be renewed more than once.

## 8. Cancelling your insurance

You have a statutory right to cancel your policy during the first 14 days from the date of conclusion of the contract, or the date upon which you receive the contractual terms and conditions, whichever is later. Provided you have not made a claim or made use of your policy in any other way, you will receive a full refund during this period.

After this period, there is no statutory right to cancel. However, you may still cancel your policy early, as long as the policy has not been used in the period of insurance. In these instances, we will charge an administrative fee of £25 (or equivalent). If you have already paid your premium in full, we will refund you for complete months left to run on the policy. Alternatively, if you pay by instalments we will not charge you for complete months left to run. You must provide one month's notice of your intention to cancel.

Please note: Short term policies cannot be terminated early, but the statutory right to cancel still exists.

## 9. What is the complaints process?

If you wish to register a complaint about our insurance services, please contact us by telephone on +44 207 590 8800, or in writing to The Compliance Officer, HealthCare International Global Network Ltd, 48 Berkeley Square, Mayfair, London, W1J 5AX. You can also email us at [compliance@healthcareinternational.com](mailto:compliance@healthcareinternational.com).

If you are not satisfied with our response to your complaint, you may be entitled to refer it to the UK Financial Ombudsman Service.

If you are unhappy with an underwriting decision or feel that a decision about a claim is unfair, we may refer your complaint to the insurer of your policy. If you remain dissatisfied with their response, you may be entitled to refer your complaint to their regulator.

## 10. The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) for money held by us prior to transmission to your insurer. If we cannot meet our obligations, you may be entitled to compensation under the scheme. Insurance advising and arranging is covered for up to 90% of the claim without any upper limit. You can find out more at [fscs.org.uk](http://fscs.org.uk) or by calling 0800 678 1100 (UK) or +44 207 741 4100 (overseas).

Antillean and MGEN are not covered by the FSCS.

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