

Key Facts about

THE HEALTH & HOME INSURANCE SERVICES SHOP LTD (trading as THE HEALTH INSURANCE SHOP)

THE HEALTH INSURANCE SHOP is a 100% independent privately owned company. I.E. Not connected to, owned by, or having any allegiance to any particular bank, building society or insurance provider. This is why we are able to search the market and offer or suggest what in our opinion is the best policy to suit your needs and requirements without undue bias or influence from any particular source.

Neither THE HEALTH INSURANCE SHOP nor its Appointed Representatives make any charge to the client for their services.

THE HEALTH INSURANCE SHOP is regulated and authorized by the Financial Services Authority for giving advice on and implementing Non-Investment Insurance Contracts. They are authorized to both advise and place contracts for all classes I.E, Private, Individual and Company. You can check their registration on the FSA's register by visiting their website (www.fsa.gov.uk/register) or telephoning them on 0845 6061234. Our registration number is 304494.

THE HEALTH INSURANCE SHOP is a member of The Financial Ombudsman Service. Should you have cause to complain about any aspect of their service they have their own internal complaints-handling procedure, which requires them to give the customer a final response to their complaint within eight weeks. They of course endeavor and hope they would be able to reach a satisfactory conclusion in a very much shorter time scale. However if this is not possible, you then have the right to refer your complaint to The Financial Ombudsman within six months. Where possible they will abide 100% by their decision. You can contact The Financial Ombudsman on 0845 080 1800 or write to them at South Quay Plaza, 183 Marsh Wall. London E14 9SR.

THE HEALTH INSURANCE SHOP is a member of the British Insurance Brokers Association. You can check this by writing to them at BIBA House, 14 Bevis Marks. London EC3A 7NT, or telephoning them on 0207-623 9043. Our registration number is 004905.

Ian Johnston is an Appointed Representative of THE HEALTH INSURANCE SHOP. He is registered with the Financial Services Authority as a person authorized to act on the companies behalf. He is included on the companies Professional Indemnity Insurance. This has a limit to any one single claim of not exceeding £750,000.

Each Insurance provider in the UK must provide a Keyfacts leaflet such as this about their products. Please ask our representative for a copy of the one/s from the company/s they have advised you on or you have chosen them to place your policy with.

THE HEALTH INSURANCE SHOP is registered under the Data Protection Act 1998. You can check this by writing to the Information Commissioner at Wycliffe House, Water Lane. Wilmslow. Cheshire SK9 5AF, or telephoning them on 01625-545700. Their registration number is PZ6595807.

Some definitions to note about general non-investment insurance contracts

Guaranteed Premiums: This means the premium you pay will stay the same throughout the life of the policy.

Reviewable Premiums: This means the premiums you pay will be reviewed at regular intervals during the life of the policy and may rise. These intervals can vary from each 12 months to every ten years. You should make sure you are aware of the time-scale with a particular company or policy. Our Appointed Representative will be happy to advise you on this.

Deferment Period: Deferment period generally applies to income replacement policies. It means the time you must be unable to work before the insurer will begin paying benefits. Many employers will pay employees for the first month they are off sick. Since the insurance company will not pay while your employers are also paying you, there is no need to pay for a deferment period of less than the time your employer will continue to pay you for.

Cash-In-Value: In general non-investment insurance contracts have no cash in value at any time.

Term: This means the amount of time the policy will remain in force for after the start date (Ten years, Twenty years etc).

Benefit: This is the sum of money or event the policy will pay out for a legitimate claim.

Waiver of Premium: The exact definition of this term varies between insurers, but in general it means a certain period of time during which you will not need to pay premiums while also claiming.

Proceeds: The proceeds of insurance policies are normally free of income tax or capital gains tax.

Trusts: On death the proceeds of a policy that is not written under trust will normally form part of your estate and can be liable to inheritance tax. However if the policy is written under trust the proceeds on death will not normally form part of your estate and no inheritance tax will be payable. Our Appointed Representative will be happy to explain this more fully.

Smoker or non-smoker? In general companies or policies that differentiate between smokers and non-smokers define a non-smoker as a person who has not used any tobacco products or substitutes in the last 12 months.

Some definitions to note about private medical insurance contracts

Moratorium: This is where you do not declare any medical history. Instead you accept that you will not be covered for any medical condition that existed previously (normally in the last three or five years). These conditions may automatically become eligible for cover after a further period has passed (normally 2 or 3 years) free of any symptoms, medication or treatment for the condition.

Excess: This is the amount of money payable by the policyholder from the amount of any claim paid by the insurer. Sometimes this is per year and sometimes per claim. Companies generally give discounts for the amount of excess you offer to pay voluntarily. Some companies initially apply compulsory excess's. Our Appointed Representative will be happy to explain this more fully.

Chronic Conditions: In general Private Medical Policies will not pay out for these conditions. A condition is generally considered chronic if it has no known cure and is permanent. Requires constant treatment but is not necessarily life threatening. A typical example is Diabetes.

Keyfacts

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Appointed Representative of

**THE HEALTH & HOME INSURANCE
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**Mortgage Protection, Life Insurance,
Critical Illness cover, Income Protection,
Private Medical Insurance. Dental & Cash
plans, Travel Insurance.**