



Key Facts

The Financial Services Authority (FSA): The independent watchdog that regulates financial services in the United Kingdom. One of their primary aims is to protect you, the consumer.



Who regulates us?: 24/7 Expatriate Healthcare is a trading style of PJ Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX; who is authorised and regulated by the Financial Services Authority.

Our FSA Firm Reference Number is 307133.

Strategic Insurance Services Limited are authorised to carry on Regulated Activities in accordance with the permissions granted by the FSA under Part IV of the Financial Services and Markets Act 2000.

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 +44 (0)845 606 1234.

We believe that all our customers, regardless of where the policy was sold, should be entitled to the same regulatory benefits and protections as those purchasing cover in a FSA regulated territory. Accordingly, wherever possible, we shall extend these benefits to all of our customers.

Fees & Charges: We do not separate premiums, fees or charges for our insurance. If your insurance has been arranged via an insurance broker or intermediary, we will pay them a commission. You should not be charged a separate amount by them if their sole consideration is the advice and provision of the Expatriate Healthcare Plan.

Significant Features and Benefits: Please refer to the Benefit Schedule contained in the Expatriate Healthcare brochure. Within the brochure you will also find the Premium Rates, Policy Wording and additional information to help you decide if our services are right for you.

Your right to cancel: If for any reason you are not satisfied with the Policy provided you may cancel your cover within 30 days of the Effective Date or any subsequent Renewal Date and, so long as you have not made a claim in that period, your premium for the new Period of Cover will be refunded in full.

If you do not exercise this cancellation right, the insurance policy will be binding on you.

What to do if you have a complaint: We aim to give you the highest standards of service and to meet any claims covered by this policy promptly and fairly.

However if you feel that we have not met these standards we would like to hear from you. If you have cause for complaint we will investigate and review your case immediately and respond to you in writing.

If you have a complaint about how your policy was sold or administered, or about the settlement of a claim, please contact:

The Healthcare Manager
24/7 Expatriate Healthcare
Stansted House
Rowlands Castle
Hampshire
PO9 6DX

Tel: +44 (0)845 260 1592
Fax: +44 (0)845 260 1593

If You remain dissatisfied You may refer the matter to the Underwriters, who will review Your case.

Their address is:

Complaints Department
Inter Partner Assistance
PO Box 46131
London
EC3N 1XB

These complaints procedures do not affect your legal rights.

Compensation: As the insurer operates from outside the United Kingdom, in the unlikely event of Inter Partner Assistance Direktion für Deutschland (a member of the AXA Global Group) being unable to meet its liabilities, you will not be entitled to compensation under the Financial Services Compensation Scheme.

Statement of Demands and Needs

This insurance meets with the demands and needs of those persons who wish to ensure that their private medical insurance requirements are met whilst they are living or working away from their country of nationality, subject to the terms and conditions of the policy.

Where we provide you with a personal recommendation as to

whether this policy is suitable for your specific needs, we would recommend that you seek additional impartial advice from a professionally qualified and registered insurance intermediary.

This statement does not form part of the Policy summary or the terms and conditions of cover.

Disclosure Statement

You are insured by: Inter Partner Assistance Direktion für Deutschland (a member of the AXA Global Group), Garmischer Strasse 8-10, D-80339, Munich, Germany.

Your insurance is underwritten, provided and administered by: 24/7 Expatriate Healthcare (PJ Hayman & Co Limited), Stansted House, Rowlands Castle, Hampshire PO9 6DX.