

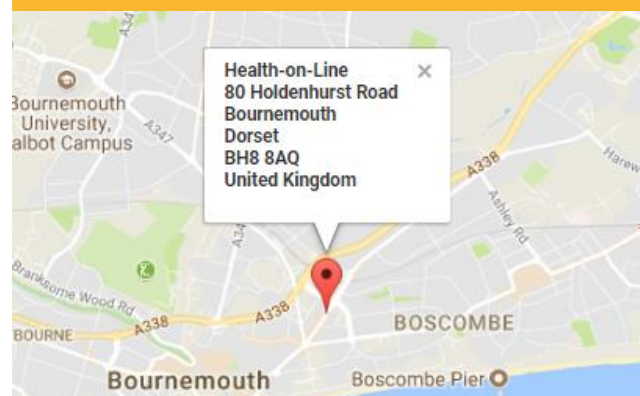
About us...

> Who are Health-on-Line?

- ✓ We are directly authorised and regulated by the Financial Conduct Authority (**FCA**). Please see the section below headed “Who regulates us?”
- ✓ We are an insurance intermediary selling private medical insurance.
- ✓ We work in the best interest of our customers.
- ✓ We provide information to help you make the right decision for your own needs.
- ✓ We are a wholly owned subsidiary of AXA PPP Healthcare Group Limited and we are part of the AXA group.



Our Address



> What products do we offer?

- ✓ We offer private medical insurance products to individuals and small businesses.
- ✓ We offer the following brands of private medical insurance:
 - Health-on-Line
 - AXA PPP healthcare
 - PHC
- ✓ AXA PPP Healthcare Limited underwrites all of the products we sell.

health-on-line



> Our service to you

- ✓ We will ask you about what is important to you and provide you with the relevant information you need about the products we offer, to help you make your product and cover choices to best match your individual demands and needs.
- ✓ We offer an information service. We do not offer advice and we do not give personal recommendations.
- ✓ The private medical insurance products we offer are modular, meaning you can choose the options that best suit you, so you are paying for what you need when you need it.
- ✓ We act as your agent to arrange your insurance.
- ✓ We also act on behalf of the insurer, AXA PPP Healthcare Limited, to administer Health-on-line individual claims and to service individual policies.

> What will you have to pay us for our services?

- ✓ We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium at point of sale and at each renewal.
- ✓ AXA PPP Healthcare Limited pays Health-on-Line a percentage of premium for handling individual Health-on-Line claims and for the servicing of individual live policies on its behalf.

> Who regulates us?

- ✓ We are authorised and regulated by the Financial Conduct Authority (**FCA**), the independent watchdog that regulates financial services.
- ✓ Our permitted business is the arranging of general insurance. You can check this on the financial services register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our financial services register number is 308776.

> What to do if you have a complaint?

- ✓ If you wish to register a complaint, please contact us:
 - **In writing:** Customer Relations Manager, 80 Holdenhurst Road, Bournemouth, BH8 8AQ
 - **By phone:** 01202 544 444 or **By email:** customer.relations@health-on-line.co.uk
- ✓ If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can find more information on their website www.financial-ombudsman.org.uk or by calling them on 0800 0234567. Alternatively, you may be able to submit your complaint via the EU Online Dispute Resolution facility which offers out-of-court complaint and redress procedures.
- ✓ You can find more information about how we handle complaints at: www.health-on-line.co.uk/contact-us and under the heading "if you have a problem or want to complain".

> Are we covered by the Financial Services Compensation Scheme (FSCS)?

- ✓ We are covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.
- ✓ Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS by telephone on: 0800 678 1100 or by post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, or through its website: www.fscs.org.uk/contact-us/

About us

> How we use your information

- ✓ We never sell personal member information to third parties. We will only use your information in ways we are allowed to by law, which includes only collecting as much information as we need.
- ✓ We will get your consent to process information such as your medical information when it is necessary to do so. When using your information we may rely on your consent which you can withdraw at any time.
- ✓ You can also ask us for a copy of the information we hold about you and ask us to correct anything that is wrong.
- ✓ If you want to exercise any of your rights call us on 01202 544444 or write to Customer Relations, Health-on-Line, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.
- ✓ To view our privacy policy, which explains how we use your data, please visit www.health-on-line.co.uk/site-services/privacy-legal-cookies or contact us on 01202 057480 if you would like a paper copy sent to you.

Keep in touch

