

About us...

> Who are Health-on-Line?

- ✓ We are directly authorised and regulated by the Financial Conduct Authority (FCA).
- ✓ We are an Intermediary selling Private Medical General Insurance products.
- ✓ We work in the interest of our customers and provide information to help you make the right decision for your own needs.
- ✓ We are wholly owned by AXA PPP healthcare and part of the AXA Group.

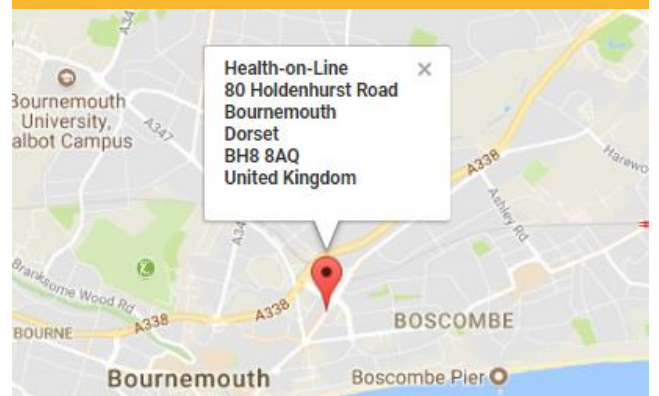
> What products do we offer?

- ✓ We offer Private Medical Insurance products to individuals and small businesses.
- ✓ We offer the following brands of Private Medical Insurance:
 - Health-on-Line
 - PHC
 - AXA PPP healthcare
- ✓ AXA PPP healthcare underwrite all of the products we sell.

> 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 needs.
- ✓ We offer an information service and will not offer advice or a personal recommendation.
- ✓ 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 are working for your best interest, not on behalf of the Insurer.

Our Address



health-on-line

> 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 pays Health-on-Line a percentage of premium for handling individual claims and the servicing of live policies on their behalf.

> Who regulates us?

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 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
Health-on-line,
80 Holdenhurst Road,
Bournemouth,
Dorset, BH8 8AQ

By phone: 01202 544 444

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.

> 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 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.

