

keyfacts

about our insurance services

Mutual Health Limited

The Institute
High Street
Wadhurst
East Sussex
TN5 6AP

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers for Private Medical Insurance, Business and Personal Travel, Health Screening, Dental, Cash Plans and Permanent Health Insurance.
- We only offer products from a limited number of insurers.
Ask us for a list of insurers.
- We only offer products from a single insurer.

3. Which Service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for health insurance.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

- A fee (of £).
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Mutual Health Ltd, The Institute, High Street, Wadhurst, East Sussex TN5 6AP is authorised and regulated by the Financial Services Authority. Our FSA Register number is 307873.

Mutual Health's permitted business is selling, advising on, and assisting in the administration and performance of, Non-Investment Insurance Contracts. We do not hold client money.

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 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- ...in writing** Write to Mutual Health Limited, Complaints Department, The Institute, High Street, Wadhurst, East Sussex, TN5 6AP.
- ...by phone** Telephone 01892 784828

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. 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 the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.