



Terms of Business Agreement

Statement of Demands & 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.

Financial Services Authority (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services in the United Kingdom. Expatriate Healthcare is a trading style of Strategic Insurance Services Limited, Third Floor, 36-38 Botolph Lane, London EC3R 8DE, United Kingdom; who is authorised and regulated by the Financial Services Authority. Our FSA Firm Reference Number is 307133. Strategic Insurance Services Limited is 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 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.

Confidentiality and Data Protection

We will treat all Your personal information as private and confidential to us and anyone else involved in the normal course of underwriting, managing and administering Your insurance, any subsequent claim or renewal, even when You are no longer a customer. We will not give anyone else any personal information except on Your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. In some circumstances it will be necessary for us to pass on Your data to third parties, this may include, but is not limited to, underwriters, medical practitioners, hospitals, medical assistance companies, claims administrators and loss adjusters. Your signing of the application form gives us permission to pass on Your personal information, solely for the purposes referred to above, which includes any sensitive information, such as Your medical information. Under the Data Protection Act 1998 You have the right to see personal information about You that we hold in our records. If You have any queries please write to us at our usual office address.

Our Service

Your insurance is provided and administered by: Expatriate Healthcare (Strategic Insurance Services Limited), 36-38 Botolph Lane, London EC3R 8DE, United Kingdom. You will not receive advice or a recommendation from us with regards to this insurance, You will need to make Your own choice about how to proceed.

What products we offer

We only offer products provided by Expatriate Healthcare.

You will be insured by

Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, IFSRA registration number NL159, and is provided by AXA Travel Insurance Limited. Both are member companies of the AXA Global Group. Inter Partner Assistance Irish Branch is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487.

Information on how we treat Payments You make to Us

Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums You pay to us as Agent of the Insurer. All insurance premiums You pay to us are protected in a Non-Statutory Trust Account until we pay insurers. We may use premiums kept in this account to provide credit to our customers, and, as a result we maintain additional capital resources and strict credit-control and monitoring procedures, as required by the FSA. We do not pay any interest on premiums held by us in the course of arranging and administering Your insurance.

What You will pay for our services

We receive a commission from the insurer with who we place this business. 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.

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.

1. 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
Expatriate Healthcare
Third Floor
36-38 Botolph Lane
London EC3R 8DE
United Kingdom
Tel: +44 (0)20 3195 7481
Fax: +44 (0)870 428 5141

2. If You are still unhappy:

If Your complaint is one of the few that cannot be resolved by this stage please write to The Quality Manager, Inter Partner Assistance Irish Branch, PO Box 57325, London E1W 1XX or email: customer.support@axa-travel-insurance.com.

3. Beyond Inter Partner Assistance:

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service. South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800, or fax: 020 7964 1001.

Please note that You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman.

Referral to the FSO will not affect Your right to take legal action against Us.

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.

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

Inter Partner Assistance Irish Branch and AXA Travel Insurance Limited are member companies of the AXA Global Group. Inter Partner Assistance Irish Branch is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487 and is not part of the Financial Services Compensation Scheme (FSCS) in the event of it becoming insolvent.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to You, before and during the duration of the contract.

Your Duty to Give Information

It is Your responsibility to provide complete and accurate information to insurers when You take out Your insurance policy, throughout the life of Your policy, and when You renew Your insurance.

It is important that You ensure that all statements You make on proposal forms, statements of fact, claim forms and other documents are full and accurate.

Please note that if You fail to disclose any information or change in circumstances to Your insurers which could influence the cost, or their decision to accept Your insurance, this could invalidate Your insurance cover, and could mean that part or all of a claim may be not be paid.