

# Disclosure Document

The following information is to help you decide if our services are right for you.

## **Our services**

We will provide advice and make a recommendation for you after we have assessed your needs and circumstances.

## **The insurance products we offer**

We only offer products from AXA PPP for private medical insurance.

## **Client Money**

WE DO NOT HANDLE CLIENT MONEY.

We never handle cash and will not accept a cheque made out to us.

## **Cost of our services**

No fee.

## **Instructions**

If at any time you wish to give us instructions relating to any forms of business, or alternatively, if you wish to terminate our business relationship, please inform us in writing, as this will ensure that no confusion arises between us. We will however, accept oral instructions, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time without penalty by either party.

## **Disclosure of Material Information**

It is important for you to check and review the information provided to you to ensure it is accurate and that all material information has been disclosed. You must disclose any facts that are material to your application. If you do not disclose all material information this could result in the Insurer rejecting any subsequent claim. Please notify Clear Health immediately if any of the information sent to you is incorrect, incomplete or if any other changes are required.

## Data Subject Access Request

Under the act, we will not pass on your personal data to any other companies without your consent unless in relation to your Private Medical Insurance application or requirement by law. You have a right to have access to all of the information, which Clear Health hold regarding yourselves, to receive this information a written request must be received.

## Data Protection Act (DPA)

The personal and financial information provided will be used in assisting your adviser in offering you the best advice as required by the Financial Services and Markets Act 2000.

The personal data provided will be stored and used in accordance with the Data Protection Act 1998.

## Regulation

Clear Health is a trading style of The Clear Health Group Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). Financial Services Register number is 788316.

The FCA is an independent watchdog that regulates financial services.

You can check this on the Financial Services Register by visiting the FCA's website: [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

## 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 will depend on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for:

100% of the claim with no upper limit for long term insurance

90% of the claim with no upper limit for all other types of cover.

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

## Complaints

If you wish to register a complaint please contact us:

Write to: Wilson House, 2 Lorne Park Road, Bournemouth, BH1 1JN.

Email: [complaints@myclearhealth.co.uk](mailto:complaints@myclearhealth.co.uk)

Telephone: 0333 443 2203 (Mon-Fri 9am to 6pm)

If we do not resolve the complaint to your satisfaction, you may also contact The Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or contact them on 0800 0234567.