

About our insurance services to you

The leaflet is to help you understand the services provided by Freedom Healthnet Limited (trading as Freedom Health Insurance) and its regulatory status. Use this information to help you decide if our services are right for you.

Who is Freedom Healthnet Limited?

Freedom Healthnet Limited is a UK intermediary selling its own range of private medical insurance products. We work in the interests of our customers and provide information to help you make the right decision for your own needs. Our address is County Gates House, 300 Poole Road, Poole, Dorset BH12 1AZ. We are independently owned, and no insurance company has a financial stake or shareholding in us.

What products do we offer?

We only offer private medical insurance products to residents of the United Kingdom. From 1 April 2025 these products are underwritten by HDI Global Specialty SE, HCC International Insurance Company plc ('HCCII') trading as Tokio Marine HCC, and, Starr International (Europe) Limited.

HDI Global Specialty is authorised and regulated by BaFin. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from HDI Global Specialty SE on request. (FRN: 659331) HDI Global Specialty SE is registered in Germany (commercial register number HRB 211924) and has its registered office at HDI Platz 1, 30659 Hannover, Germany, and its UK branch office at 20 Gracechurch Street, London, EC3V 0BA, United Kingdom.

HCCII is registered in England and Wales, (Company Reg No: 01575839) with its registered office at 1 Aldgate, London EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202655).

Starr International (Europe) Ltd, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference Number: 676783

We act as an agent of the insurance company for the purposes of administering policies, receiving and refunding premiums, and settling claims.

What service will we provide you with?

For private medical insurance policies sold online, we act on your behalf although you will not receive advice or a personal recommendation from us. We may ask some questions to narrow down the range of products we offer. You need to make your own choice about how to proceed.

For private medical insurance policies sold by telephone, you will speak to an independent sales advisor from our sister company, Healthnet Services Limited, who will make a personal recommendation for the most suitable policy for you after assessing your individual needs.

What will you have to pay us for this service?

You do not have to pay us a fee as we will be paid directly by the insurance company. You will receive a quotation which will tell you about any other fees which apply. The insurance company pays us a fee for administering policies and claims on its behalf.

Who regulates us?

The Financial Conduct Authority (FCA) is the independent watchdog which regulates financial services.

We are permitted to arrange general insurance policies. You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our registration number is 312282.

What to do if you have a complaint

We hope you will be happy with the service you receive from us. If, for any reason, you are unhappy please tell us:

- in writing: Chief Operating Officer, Freedom Health Insurance, County Gates House, 300 Poole Road, Poole, Dorset BH12 1AZ.
- by phone: 0800 999 2013 or 01202 756350.
- by email: complaints@fhi.co.uk

If we are unable to resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available on its website at www.financial-ombudsman.org.uk or you can phone the FOS on 0800 023 4 567. A copy of our complaints procedure is available on request.

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

We are covered by the FSCS for insurance advising and arranging. You may be entitled to compensation from the scheme if we cannot meet our obligations depending on the type of business and the circumstances of your claim.

Further information about the compensation scheme arrangements is available on the FSCS website at www.fscs.org.uk. Alternatively, you can phone the FSCS on 0800 678 1100 or 020 7741 4100.