

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 our 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 an intermediary selling our 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?

In the United Kingdom, we offer private medical insurance products underwritten by AWP P&C SA which is registered as a foreign company in England and Wales (FC030280). Its registered office is 7 Rue Dora Maar, 93400 Saint-Ouen, France. It is authorised by the French Prudential Supervisory Authority (Autorité de Contrôle Prudentiel et de Résolution (ACPR)) and is subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

AWP P&C SA acts through its UK branch AWP P&C UK, registered in the United Kingdom as a branch of AWP P&C SA (registered branch number: BR015275, registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS). AWP P&C SA, a subsidiary company of Allianz Partners SAS, is authorised and regulated by the Financial Conduct Authority (FCA reference number 534384) in the United Kingdom to provide insurance products and services.

We offer an international medical insurance product underwritten by AWP Health & Life SA. Its registered office is 7 Rue Dora Maar, 93400 Saint Ouen, France. It is authorised by the French Prudential Supervisory Authority (Autorité de Contrôle Prudentiel et de Résolution (ACPR)). This product is only offered to individuals living in the European Economic Area (EEA) where AWP Health & Life SA is licensed to provide insurance.

We also offer an international medical insurance product underwritten by Anahita Insurance Corporation which is registered in Barbados at CGI Tower, 2nd Floor, Warrens, St. Michael, BB22026, Barbados. Anahita Insurance Corporation is licenced by the Financial Services Commission in Barbados, number 534. This product is only offered to people living in a country where AWP Health & Life SA is not licensed to provide insurance.

We act as an agent of each 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 will 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 relating to any particular insurance policy. 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 that 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 www.fca.org.uk/firms/financial-services-register 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: Freedom Health Insurance, County Gates House, 300 Poole Road, Poole, Dorset BH12 1AZ.
- by phone: 0800 999 2013 or 01202 756350.
- by email: complaints@freedomhealthinsurance.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.