



**Medisurance**  
 INDEPENDENT PRIVATE MEDICAL INSURANCE BROKERS  
 PERSONAL AND COMPANY COVER

501 Centennial Park, Centennial Avenue, Elstree,  
 Herts, WD6 3FG TEL: 020 3866 7007  
[admin@medisurancehealth.co.uk](mailto:admin@medisurancehealth.co.uk)  
[www.medisurancehealth.co.uk](http://www.medisurancehealth.co.uk)

## **Private Medical Insurance Client Agreement**

### Authorisation Statement

In arranging general insurance, Medisurance Ltd is an appointed representative of Benefits U Ltd which is authorised and regulated by the Financial Conduct Authority. ("FCA") register number 752917 and acts as an independent insurance intermediary. This information as well as our name and address may be verified on the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling the FCA on 0800 111 6768.

The FCA regulates the sales, advisory and service standards of the general insurance industry to ensure that general insurance customers are treated fairly.

### Our Services

Medisurance is able to act on your behalf in advising you on your insurance needs and arranging your insurance cover with insurers to meet your requirements, as we have access to a range of insurers in the marketplace. We will advise and make a recommendation for you after we have assessed your needs and help you with any ongoing changes you have to make. For day-to-day administration you will usually deal with us but in the event of a claim, this is normally dealt with directly between you and the Insurer. If however, you have any difficulties with the claims process, please contact us, as we will be pleased to help.

### Information Disclosure

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, proposal forms, claim forms and other documents are full and accurate. If a form is completed on your behalf you must check that all answers are true and accurate before signing. You are advised to keep copies of any correspondence or documents you send to us or direct to Insurers.

Please note that if you fail to disclose any material information to your insurers, or there are any inaccuracies in the information given, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are in any doubt about whether information is material, you should disclose it.

### Policy Administration

We will forward to you all documents showing ownership of your policy as soon as practicable after we receive them. Where a number of documents relating to a series of insurance are involved, we will normally hold each document until the series is complete and then forward them to you.

Unless we are notified of any changes we shall assume the data we hold about our customers is correct and shall use it to provide quotations when policies fall due for renewal.

All quotations are subject to change in respect of the amount of premium indicated, and/or the terms and conditions that are applied. If you would like to know the amount of commission we are paid in respect of your insurance contract, this information is available upon request.

You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not please advise us immediately as a breach of any term, condition or warranty may enable your insurer to decline your claim and/or terminate your policy.

### Cancellation within the Cooling off Period

We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. If you are an individual consumer buying insurance for personal use, you will have the right to cancel the policy within either 14 or 30 days dependant on the provider. Please check you policy documentation for further information.

### Client Money

We are unable to hold client money in any way.

### Payment of Premiums

You must provide settlement with cleared funds of all monies due in good time, direct to an insurer in accordance with the payment date(s) as specified in your policy documentation. Failure to make payment may lead to insurers cancelling your policy. Premiums will include insurance premium tax at the prevailing rate (where applicable).

### Children Included on your Policy

Please pay due regard to the maximum age that any children will be covered on the policy (where applicable). When they reach the maximum age, at renewal they may automatically be removed from the policy and no longer be covered.

### Renewing your Cover

We will endeavour to contact you every year providing information regarding the renewal of your policy. Please note that if we are not notified otherwise, in most cases your policy will automatically renew with the insurer.

### Our Remuneration

Our remuneration may be commission paid by the insurer or a fee paid by you. Should we decide to charge a fee for our services this will be discussed with you and confirmed in writing. The commission we receive is based on a percentage of the total annual premium.

### Complaints

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please either write to Benefits U Ltd, 501 Centennial Park, Centennial Avenue, Elstree, Herts. WD6 3FG or telephone 020 3869 2423. A copy of our full Complaints Handling Procedures is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### Compensation Scheme

We are covered by the Financial Services Compensation Scheme (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 90% of the claim without any upper limit. Further information about compensation arrangements is available from the FSCS.

### Financial Crime

Please be aware that current UK Money Laundering regulations require us to obtain adequate 'Know Your Client' information about you. This may mean on occasion we will use a third party Anti Money Laundering (AML) provider to verify your identity. Additionally we are required to cross check you against Financial Sanctions lists as part of our information gathering process. We are obliged to report to the National Crime Agency and/or Serious Fraud Office any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

### Data Protection

Medisurance is committed to protecting the privacy of its customers. Please ensure that you read, understand and sign our Privacy Notice.

### Commercial Clients - Employee Privacy

You must ensure that you have all necessary appropriate consents, notices and data security measures in place to enable lawful transfer of personal data for the duration and purposes of this engagement.

### Commercial Clients - The Duty of Fair Presentation

It is your responsibility to respond to all questions asked by an insurer honestly regarding your employees. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith. If you fail to make a fair presentation of the risk this may result in additional terms being applied from inception of the policy or any claim payment being proportionally reduced or rejected.

In some cases this could result in your policy being declared void by an insurer with no refund of premium.

### This Client Agreement

It may on occasion be necessary to amend our Client Agreement. Unless we obtain your consent, we will give you at least 14 days notice of our intention to do so before conducting general insurance business with or for you, unless it is impracticable in the circumstances to do so.

Our Client Agreement may be terminated at any time without penalty by either party, giving 7 days' notice to that effect to the other, but without prejudice to the completion of transactions already initiated. A due proportion of any charges for services provided shall be settled to that date.

This Client Agreement excludes any rights which may be conferred upon third parties by the Contracts (Third Party Rights) Act 1999.

You should note that by agreeing to this Client Agreement you specifically agree to information about you being used/ disclosed in the manner described.

### Governing Law

This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English courts.

**By accepting our advice you agree to the terms described in this Client Agreement**