



Disclosure Document

The following information is to help you decide if your 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 offer products from a range of life insurance providers.

We only offer products from AXA Health 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.

GDPR / Data Protection Act 2018

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 General Data Protection Regulation (Data Protection Act 2018).

You also have a right to have access to all the information, which Clear Health hold regarding yourselves, to receive this information a written request must be received.

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 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: Unit 7, Venator House, 15-17 St Stephens Road, Bournemouth, Dorset, BH2 6LA. Email: 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 or contact them on 0800 0234567.

Clear Health, Unit 7, Venator House, 15-17 St Stephens Road, Bournemouth, Dorset, BH2 6LA



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