



about our insurance services

Key Health Partnership Limited



21-22 Old Steine
Brighton
East Sussex
BN1 1EL

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. You should use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Term Assurance, Whole of Life Cover, Critical Illness Insurance, Income Protection Insurance, Accident Sickness and Unemployment Insurance and Private Medical Insurance.
- We only offer products from a limited number of insurers for Cashplans and Travel Insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from Cigna & Den Plan for Dental Cover and Health Assured for Employee Assistance Programmes.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Whole of Life Cover, Critical Illness Insurance, Income Protection Insurance, Accident Sickness and Unemployment Insurance, Private Medical Insurance, Cashplans, Travel Insurance, Dental Cover & Employee Assistance Programmes.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Insurance

- A fee.
- No fee for Term Assurance, Whole of Life Cover, Critical Illness Insurance, Income Protection Insurance, Accident Sickness and Unemployment Insurance, Private

Medical Insurance, Cashplans, Travel Insurance, Dental Cover & Employee Assistance Programmes.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Key Health is a trading name of Key Health Partnership Limited, 21-22 Old Steine, Brighton, East Sussex, BN1 1EL which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 606391.

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.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Key Health Partnership Limited, 21-22 Old Steine, Brighton, East Sussex, BN1 1EL
...by phone 0844 809 4897

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by 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.

For firms declared in default on or after 3 July 2015

Protection is at 100% where claims:

- a) Arise in respect of a liability subject to compulsory insurance; or
- b) Arise in respect of a liability subject to professional indemnity insurance; or
- c) Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity of the policy holder are protected at 100%

Protection is at 90% under other types of policy with no upper limit.

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