IMPORTANT INFORMATION

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our services are right for you.

STATEMENT OF DEMANDS AND NEEDS

This plan provides cover that meets the demands and needs of someone who wishes to have help towards covering everyday healthcare costs such as dental check-ups and treatment, eye tests and glasses or therapy fees.

PERSONAL RECOMMENDATION

In deciding to take out this cover, you will NOT receive advice or personal recommendation from BHSF Limited. This means that you need to make your own decision as to the suitability of the product for your circumstances.

ABOUT US

This insurance is sold by BHSF Employee Benefits Limited (the intermediary) and underwritten by BHSF Limited (the undertaking). Both companies are part of BHSF Group Limited, 14th Floor, 54 Hagley Road, Birmingham B16 8PE.

BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority (registration number is 308611).

BHSF Employee Benefits Limited acts on behalf of the insurer BHSF Limited and places health cash plan business with BHSF Limited only.

BHSF Limited is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number is 202038).

Details of our registration and permitted business can be found at www.fca.org.uk/register or by telephoning 0800 111 6768.

As an insurer, BHSF Limited offers only its own cash plan products; where appropriate we may offer the most suitable of our products, but only in comparison with other products underwritten by BHSF Limited.

COMMISSION DISCLOSURE

BHSF Limited pay BHSF Employee Benefits Ltd a percentage commission from the total premium to sell policies on their behalf.

COOLING OFF PERIOD

If you are not completely satisfied with the policy, simply notify us in writing within 14 days of the date you receive your welcome pack and we will cancel it. Provided a claim has not been paid, we will refund any premium collected.

CUSTOMER CARE

If you wish to register a complaint, please do so in writing to BHSF Limited, 14th Floor, 54 Hagley Road, Birmingham B16 8PE or by telephoning 0121 454 3601, quoting your policy number. If you are not satisfied with the outcome of the complaint, you may refer it to the Financial Ombudsman Service. You can find the contact details for the Ombudsman as well as further information regarding their service, by visiting the following website: www.financial-ombudsman.org.uk.

COMPENSATION

BHSF Limited and BHSF Employment Benefits Limited, are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if BHSF Limited are unable to meet our obligations. Entitlement will depend on the type of business and the circumstances of the claim. Further information about the compensation scheme is available on the FSCS website www.fscs.org.uk.

PROTECTING YOUR DATA

At BHSF we are committed to protecting your data and compliance with the Data Protection Act 2018. Our aim in processing your data is to successfully deliver our service to you with an appropriate level of data sharing whilst recognising the need to protect your fundamental rights to privacy. For further information please see our full Privacy Statement: www.bhsf.co.uk/privacynotice.

This document fully sets out how and why we are processing the information we have on you. It also explains your rights to access, rectify, restrict or erase your data.