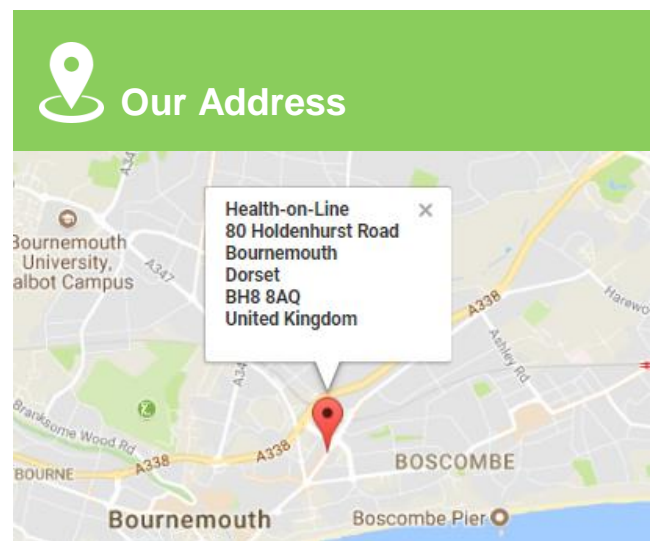


About us...

> Who are InsureMe-on-Line?

- ✓ We are an intermediary selling general insurance and pure protection products.
- ✓ We work in the best interest of our customers. We provide information to help you make the right decision for your own demands and needs.
- ✓ We are a trading style of Health-on-Line who are directly authorised and regulated by the Financial Conduct Authority (FCA). Please see the below under the heading 'who regulates us'.
- ✓ Health-on-line are wholly owned by AXA PPP healthcare Group Limited and we are part of the AXA group.



> What products do we offer?

- ✓ We offer the following brands of private medical insurance to individuals and small businesses:
 - Health-on-Line
 - AXA PPP healthcare
 - BUPA
 - Vitality
 - Exeter
 - CS Healthcare
 - Freedom
- ✓ Health-on-Line and AXA PPP healthcare are underwritten by AXA PPP healthcare Limited, a company within the AXA group that we are also a part of.
- ✓ All of the brands of private medical insurance we sell can be bought from other companies or trading names.



We also offer:

- ✓ Life insurance from Vitality, AIG and Legal & General
- ✓ Critical illness cover from Legal & General and AIG
- ✓ Short term income protection insurance from British Friendly and The Exeter
- ✓ Permanent health insurance from British Friendly
- ✓ Guaranteed over 50's Plans from Sun Life

All of the above products can be bought from other companies.

> How we use your information

We never sell personal member information to third parties. We will only use your information in ways we are allowed to by law, which includes only collecting as much information as we need. We will get your consent to process information such as your medical information when it is necessary to do so. When using your information we may rely on your consent which you can withdraw at any time.

You can also ask us for a copy of the information we hold about you and ask us to correct anything that is wrong. If you want to exercise any of your rights call us on 01202 544444 or write to Customer Relations, Insureme-on-Line, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.

To view our privacy policy, which explains how we use your data, please visit www.health-on-line.co.uk or contact us on 01202 057480 if you would like a paper copy sent to you.

> Our service to you

- ✓ We will ask you about what is important to you and provide you with the relevant information you need to help you make your product and cover choices to best match your individual demands and needs.
- ✓ We offer an information service. We do not offer advice and we do not give personal recommendations.
- ✓ We are working for your best interest, not on behalf of the insurer.
- ✓ We act as your agent to arrange your insurance. When trading under the Health-on-Line brand, we also act on behalf of one of the insurers, AXA PPP healthcare Limited, to administer Health-on-Line individual claims and to service individual Health-on-Line and AXA PPP healthcare policies.

> What will you have to pay us for our services?

- ✓ We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium at point of sale and at each renewal if we remain your servicing agent.
- ✓ AXA PPP healthcare Limited pays Health-on-Line a percentage of premium for handling individual Health-on-Line claims and for the servicing of individual AXA PPP healthcare policies on its behalf.

> Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (**FCA**), the independent watchdog that regulates financial services.

Our permitted business is the arranging of general insurance. You can check this on the Financial Services Register by visiting the FCA's website register.fca.org.uk or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 308776.

> What to do if you have a complaint?

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

In writing:

Customer Relations Manager,
Health-on-line,
80 Holdenhurst Road,
Bournemouth,
Dorset, BH8 8AQ

By phone: 01202 544 444

By email: customer.relations@health-on-line.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, a free and independent service for resolving disputes. You can find more information on their website www.financial-ombudsman.org.uk or by calling them on 0800 0234567. Alternatively, you may be able to submit your complaint via the EU Online Dispute Resolution facility which offers out-of-court complaint and redress procedures.

You can find more information about how we handle complaints at: www.health-on-line.co.uk/contact-us and under the heading 'if you have a problem or want to complain'.

> 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. This depends on the type of business and circumstances of the claim.
- ✓ Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS by telephone on: 0800 678 1100 or by post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, or through its website: www.fscs.org.uk/contact-us/