

# ABOUT OUR INSURANCE SERVICES

Please contact us immediately if there is anything in these terms which you do not understand or with which you disagree. We are happy to answer any questions and willing to explain these terms and the reasons for them.

## **The Financial Conduct Authority (FCA)**

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## **Who are we?**

We are Denis UK Limited, located at The Manor House, Lutyens Close, Basingstoke, Hampshire. RG24 8AG. Company number 6399615. We are an Appointed Representative of Healix Insurance Services Limited, who are located at Healix House, Esher Green, Esher, Surrey, KT10 8AB. Company number 05484199.

## **Who do we act for?**

We act as agent of the insurer in our dealings with you.

## **Whose products do we offer?**

The Advantage Dental insurance is underwritten by Healix Insurance Services Limited on behalf of Hamilton Insurance DAC. Hamilton Insurance DAC is a designated activity company registered in Ireland, number 484148 and is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with its UK branch.

## **Which service will we provide you with?**

You will not receive advice or a recommendation from us about which travel insurance policy to purchase. 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.

## **What will you have to pay for our services?**

We charge a fee for administration services that are automatically included in the total policy cost charged to you and clearly shown at the point of insurance purchase and on your validation certificate.

## **Our earnings**

In return for placing business with insurers we receive a commission from them which is a percentage of the premium that you are charged. Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

## **Protecting your money**

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer.

## **Your duty of disclosure**

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and the statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

## **Who regulates us?**

Denis UK Limited is registered with the Financial Conduct Authority with firm reference number 600303 and is an Appointed Representative of Healix Insurance Services Limited, who is registered with the Financial Conduct Authority with firm reference number 437248.

You can check this on the Financial Conduct Authority Register by visiting <https://www.fca.org.uk>



## How to claim

In the event of a claim, please refer to the full Claims Procedure within the Policy Wording document. Invoices and claims notification should be submitted to the Claims Administrator in one of 4 ways:

- 'Snap and Send' via mobile phone on the administrator portal
- 'E-Claim' via the administrator portal on mobile phone or computer
- Email – if this method is chosen it is essential to include your policy/member number and bank details for claim payment
- Post – if this method is chosen it is essential to include your policy/member number and bank details for claim payment

It is important that you attach and send the appropriate supporting documents (invoices/receipts). Failure to do so will delay the processing of your claim or could mean that your claim is rejected. Please ensure that your completed claim is submitted within 180 days of the completion of your course of treatment.

All claims will be processed by Denis UK Limited on behalf of Hamilton Insurance DAC.

## How to cancel

You have a right to cancel your policy up to 14 days from the later of the policy start date or the date you receive full policy documentation from us, or the renewal date or the date you receive full renewal documentation from us.

Should you wish to exercise the Cancellation Right, no charge will be made unless a claim occurs during the cancellation period.

To exercise the Cancellation Right you should contact our Customer Services line on 0800 633 5037.

If the Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date and you have not made a claim, you will be entitled to a pro-rata refund provided you give us at least 7 days' notice by notifying us in writing or contacting the Customer Care Manager.

## What to do if you have a complaint?

If you wish to make a complaint, in the first instance please contact:

Complaints Department, Denis UK Ltd, PO Box 6833, Basingstoke, Hampshire, RG24 4PR

Telephone: 0800 633 5037 or +44 (0) 203 6996 581 from outside the UK.

Email: [assistance@denisuk.com](mailto:assistance@denisuk.com)

We will contact you within three days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

If you are not happy with our final decision on our complaint then you may be able to pass your complaint onto the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Phone : 0800 023 4607

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Are we covered by the Financial Services Compensation Scheme?

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 the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

## Protecting your information

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully, which can be found on our website and contact us immediately if you have any queries.

