Sharing the benefits of healthy living

Vitality

About my insurance services.

Use this information to decide if our services are right for you.

VitalityHealth adviser details

As an employee of Vitality Corporate Services Limited, Financial Services Register number 461107, I act as a adviser. My contact details are provided within the email you received with this document.

Vitality Corporate Services Limited is a wholly owned subsidiary of Discovery Holdings Europe Limited (DHEL). Vitality Health Limited is also a subsidiary of the DHEL group. Vitality Corporate Services Limited acts as an agent of Vitality Health Limited.

The service you will receive from me

When it comes to buying private health insurance everyone's needs are different. So whether you're buying it for yourself or for your company, my role is to guide you through the range of options available from VitalityHealth in order to create a plan for you that will meet your requirements and budget. First of all we'll discuss what's most important to you in terms of your healthcare needs and then I'll guide you through the benefit options that are available. We will also cover the other features on the plan such as:

- the right hospital list or panel option for you - whether you require access to defined lists of hospitals around the UK, or are happy to be presented with a choice of consultants from Vitality's consultant panel when you make a claim,
- what level of excess you would be comfortable paying and on what basis it would be most suitably applied,
- which underwriting approach is the most suitable for you, given your current circumstances and your medical history,
- how you can get the most out of our Vitality Programme,
- I will also ask if you wish to add our Worldwide Travel Cover.

As well as explaining all the benefit options that are available, I will also tell you what we do not provide cover for, and I will explain to you the key terms, conditions and exclusions that will apply. I can only provide the most important details, terms and conditions over the phone, so it is also important that you take the time to read any and all further information that is provided to you when you are deciding whether to buy a plan.

During our discussions, I will provide you with advice as to how best you can meet your healthcare needs and how you can decide what level of cover suits your circumstances and your budget. I will explain the reasons for my advice during the call and will send a copy of this with your quote.

It is extremely important that the information you provide during our discussions must be full and accurate. If you fail to take reasonable care in answering any questions it may result in a claim not being paid, your underwriting terms being changed or your cover being cancelled. We will advise and make a personal recommendation for you after fairly assessing your needs for health insurance. Our advice is not based on a fair analysis of the market.

How I am remunerated for my services

I am employed and salaried by Vitality Corporate Services Limited. I receive a monthly commission which is based on a number of key performance indicators linked to plans activated and the quality of my work and service.

How we are regulated

The Financial Conduct Authority is the independent watchdog that regulates financial services.

VitalityHealth is a trading name of Vitality Corporate Services Limited. Vitality Health Limited is the insurer that underwrites the VitalityHealth plan.

Vitality Corporate Services Limited arranges and administers VitalityHealth plans underwritten by Vitality Health Limited.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the authorisation on the Financial Services Register by visiting the Financial Conduct Authority's website: **fca.org.uk/register** or by contacting them directly on **0800 111 6768**.

FCA Head Office
12 Endeavour Square
London
E20 1JN

What to do if you are unhappy with my service

If you are unhappy with my service, or the advice I have given you, then you should contact VitalityHealth as follows:

In writing:

VitalityHealth
Direct Sales Complaints team
Vitality House
217 Wellington Road
South Stockport, Cheshire
SK2 6NG

By telephone: **0345 602 3523**

By email: **Directsales_RM@vitality.co.uk**

If your complaint relates to your plan details and administration, our website, Member Zone or our claims service:

In writing:

VitalityHealth Customer Services,
Sheffield, S95 1DB

By telephone: **0345 602 3523**

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

For more information about this service, please visit their website at **financial-ombudsman.org.uk** or by contacting them directly on: **0800 023 4567**

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Your rights under the Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstance at the time. For further information about the scheme please contact the FSCS at: **fscs.org.uk**.

Data protection - how your personal, medical and health information may be used

The personal, medical and health information that you provide will be used to prepare a quote for VitalityHealth Insurance. We will use your personal information to contact you regarding your quote if we have any queries.

Our Privacy Notice can be located at: **vitality.co.uk/privacy**.

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