

## Initial Disclosure Document



### 1. The Financial Services Authority

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Please use this information to decide if our services are right for you.

### 2. Whose Products Do We Offer?

We offer products from a range of insurers for private medical insurance, income protection, critical illness and life assurance.

### 3. Which Services Will we Provide You With?

We will provide you with quotations and terms of conditions for you to make a decision after we have assessed your needs and obtained quotations. You will then need to make your own choice about how to proceed.

### 4. What You Will Have To Pay Us For This Service

No fees are payable to us for any of our services. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

Premier Healthcare Direct Ltd are authorised and regulated by the Financial Services Authority. Our FSA register number is 300707. Our permitted business is arranging general insurance contracts. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### 6. What to do if you have a complaint

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

- Write to: Premier Healthcare Direct Ltd, Grundy Hall, Cotgrave, Nottingham, NG12 3JW, ENGLAND
- by phone Telephone: 0115 9899655
- by email: [complaints@premierhealthcare.co.uk](mailto:complaints@premierhealthcare.co.uk)

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. This depends on the type of business and circumstances of the claim.