



Boots Terms of Business

let's feel good

This document is effective from 1st September 2016. Please read it carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities.

Please contact us immediately if there is anything in these Terms of Business or Terms and Conditions which you do not understand or with which you disagree.

About our company

Boots UK Limited is an Appointed Representative of Healix Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority. Its Financial Services Register entry number is 437248.

You can check this information on the Financial Services Register by visiting the FCA's web site at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (free for people phoning from a "fixed line" i.e a landline at home) or 0300 500 8082 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Demands & Needs

Boots Dental Insurance meets the demands and needs of those who wish to have some of the costs of future dental treatment reimbursed to them.

Our products and services

Boots UK Ltd only offer a dental insurance plan from one insurer, AmTrust Europe Limited.

Boots UK Ltd do not make a personal recommendation as to whether the plan offered is suitable for you. This is your responsibility, after reading the pre-sale information provided.

Duty of disclosure

You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

Insurance premiums

All insurance premiums collected from you will be paid into a bank account of the insurer.

Confidentiality

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers. We will not release information to any other party without your consent with a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain. We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with personal data.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided.

You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

Making a claim

In the event of a claim, you should call our Customer Services line on 0345 840 1111. You will be advised if you need to complete a claim form or produce documentation to support your claim.

All claims will be processed by Denis UK Ltd. Denis UK Ltd is an appointed representative of Healix Insurance Services Limited.

continued:

Complaints procedure

If your complaint is about the way a policy was sold to you

If at any time you have any query or complaint regarding the way the policy was sold please contact:

Healix Insurance Services Limited
Healix House
Esher Green, Esher
Surrey KT10 8AB

Email: insurancecomplaints@healix.com
Telephone: 0208 481 7754

If your complaint is about the administration of the policy

AmTrust Europe Limited aim to give our Insured a high level of service at all times. However if you have a complaint about your policy please contact:

Complaints department
AmTrust Europe Limited
C/o Healix Insurance Services Limited
Healix House
Esher Green, Esher
Surrey KT10 8AB

Email: insurancecomplaints@healix.com
Telephone: 0208 481 7754

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.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complaints' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million. Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR

By telephone on 0800 023 4567 or 0300 123 9123
By e-mail: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us.

If your complaint cannot be settled in this way you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about this by visiting the FOS web site at <http://www.financial-ombudsman.org.uk/>. If you are a consumer and your complaint relates to insurance purchased from us via electronic means (e.g. on-line or via email or mobile 'phone) then you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

You can request a copy of our procedures for dealing with complaints at any time

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of insurance transacted and the circumstances of the claim. Further details about compensation scheme arrangements are available from the FSCS.

Cancellation right

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 but you will not longer be covered and will therefore not be eligible to make any claim.

To exercise the Cancellation Right you should contact our Customer Services line on 0345 840 1111

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.

Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

You are deemed to have accepted these terms of business and give your consent for us to operate in the ways described, unless you advise us otherwise within 7 days of receipt.