



Boots Terms of Business

let's feel good

This document is effective from 1st July 2013. 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 Ltd is an Appointed Representative of Healix Insurance Services Ltd of 30 Upper High Street, Thame, Oxfordshire OX9 3EZ. Healix Insurance Services Ltd is a managing general agent, authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Its Financial Services Register number is 437248.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Our products and services

Boots UK Ltd only offer a dental insurance plan from one insurer, Great Lakes Reinsurance (UK) PLC

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.

Insurer security

Whilst we monitor the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

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 0845 840 1111. You will be advised if you need to complete a claim form or produce documentation to support your claim.

continued:

All claims will be processed by Denis UK Ltd. Denis UK Ltd is an appointed representative of Healix Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority.

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Complaints procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint about our service in a thorough and professional manner.

If you wish to register a complaint you may contact:

The Customer Services Manager
P O Box 6905
Basingstoke
RG24 4TE
Telephone: 0845 840 1111

We will investigate your complaint and provide you with a written response. It's very rare that we cannot resolve a complaint, but if that does happen, you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service may review your case if you remain dissatisfied after we have issued our final decision or if we are unable to provide you with our final decision within 8 weeks of receiving your complaint. The address you need to write to is:

Financial Ombudsman Service
South Quay Plaza 183 Marsh Wall London
E14 9SR
Telephone: 0300 123 9 123

The role of the Ombudsman is to review complaints impartially and to make a fair and reasonable decision based on the facts of each case.

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 business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS on its website www.fscs.org.uk.

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 unless a claim occurs during the cancellation period. To exercise the Cancellation Right you should contact our Customer Services line on 0845 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, you will be entitled to a pro-rata refund.

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.