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Excess Insurance from Right to Health Ltd

Key Facts

This leaflet gives you important information about the way we operate and key facts.
For more information, contact us at info@excessfree.co.uk or call 01322 477600.

Right to Health Ltd, Crown House, Home Gardens, Dartford, Kent DA1 1DZ

Right to Health Ltd is authorised and regulated by the Financial Conduct Authority. Financial Conduct Authority register number: 496117
Registered in England and Wales number: 6521982. Registered office: Synergy House, 98 Hornchurch Road, Hornchurch, Essex RM11 1JS

Key Facts

1: The Financial Conduct Authority (FCA)

The FCA 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 and Building and Contents Insurance
- We only offer products from a limited number of insurers
- We only offer products from a single insurer for Excess Insurance

3: Which services will we provide you with?

- We will advise and make recommendations for you after we have assessed your needs for Private Medical Insurance, Building and Contents Insurance and Excess Insurance
- You will not receive advice or a recommendation from us. 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 how to proceed

4: What will you have to pay us for our services?

- A fee
- No fee. We arrange the insurance policy with the insurer on your behalf. You do not pay us a fee for doing this. You will receive a quotation which will tell you about any other fees relating to the particular insurance policy. Should you purchase a policy, we receive a commission from the insurer which is a percentage of the total annual premium

5: Who regulates us?

Right to Health Ltd, Crown House, Home Gardens, Dartford, Kent DA1 1DZ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 496117. Our permitted business is advising on and arranging Non Investment Insurance. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6: What to do if you have a complaint

If you wish to register a complaint, please write to Right to Health, Crown House, Home Gardens, Dartford, Kent DA1 1DZ or by Phone on 01322 477600. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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 the circumstances of the claim. Further information about the limits applicable to the different product types is available from the FSCS at www.fscs.org.uk/what-we-cover/products