



Right to Health

Health insurance that's right for you

Frequently Asked Questions
Key Facts
Terms of Business

The essential small print...

This booklet gives you important information about the way we operate. It includes answers to common questions, key facts about us and our terms of business. For more information, contact us at info@righttohealth.co.uk or call 01322 477600.

Frequently Asked Questions

Why should I use a broker?

If you're thinking of buying an insurance policy that you are not familiar with, as experts in the whole market, we can provide independent advice and tailor made quotations personal to your needs after a comprehensive search of the market, often at prices lower than available directly from the insurer.

Will this service cost me anything?

No, our service is completely free.

What if I already have cover in place?

We will ask questions about your personal circumstances as we may be able to transfer your medical history, save you money and ensure continuation of cover.

What will happen when my policy renews?

As a broker we offer a free annual review service whereby we review your situation and can look into alternative options with an un-biased view ensuring you are always on the best terms available.

Will using a broker affect my relationship with my insurer?

The service we offer will not affect your direct relationship or the premium that you pay.

What if I have any questions about my policy once it has been set up?

We have a dedicated Client Liaison team to assist you throughout the year. Please email clientliaison@righttohealth.co.uk or call 01322 477600 or for further assistance.

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

Key Facts

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

Terms of Business

These Terms of Business should be read in conjunction with the Key Facts section about our services and costs (also in this booklet). Together they provide important information about these services and the way that we, Right to Health Ltd (referred to in these terms of business as “we”, “us” or “our”) provide services to you, the client.

Right to Health Ltd is authorised and regulated by the Financial Conduct Authority (“FCA”). Our FCA registration number is 496117.

1.1: Methods of Communication

You agree that you may communicate with us, and we may communicate with you, via telephone (mobile or otherwise including SMS), post, email or fax.

If you do not wish to be contacted please let us know, for these purposes, our contact details are as follows:

By writing: Crown House, Home Gardens, Dartford, Kent DA11 1DZ

By Telephone: 01322 477600

By Email: info@righttohealth.co.uk

1.2: Our Services

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on the right to cancel or whether no right to cancel arises, and any other early termination rights and penalties, will be covered in the relevant Demands and Needs statement. This will be supplied to you before you conclude any contract.

Any products we have arranged for you will not necessarily be kept under review, however, we will do so if you specifically request this as part of any advisory services provided by us to you.

We confirm that we maintain Professional Indemnity Insurance with regard to advice provided to you by us on the following products: Private Health Insurance.

Terms of Business

1.3: Client Money

We will not accept client money.

1.4: Information provided by you

It is your responsibility to provide complete and accurate information to us, or any provider at every stage of the relationship. It is important that you ensure all statements that you make to us or any provider are true and accurate and that you fully disclose all material information when requested to do so.

1.5: Data Protection and Privacy Notice

Introduction

We recognise our responsibility to treat your personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR) which we refer to as the “legislation” in this document. This notice covers our requirement to provide you with information on how and why we use your personal data and of your rights under the legislation.

Data Controller

We have provided you with a quotation and/or administer your insurance policy and are classed as the “data controller” which means we process your data. The contact details are shown at the foot of this notice. Your data may be passed to other parties, including Insurers, for the purposes of arranging your insurance. These parties could also be data controllers and where necessary will issue their own Data Protection Privacy Notices.

Personal Information

We will use personal information about you mainly to:

- Provide you with a quotation from Insurers;
- Arrange and administer your policy if you buy one through us;
- Arrange Premium Finance/Consumer credit if required;
- Inform you about our products and services;
- Statistical analysis.

Terms of Business

Some of the personal information we ask you to provide may be sensitive (special category) as defined in the legislation, e.g. you may have to give us information about your medical history and any criminal convictions. We are allowed under the legislation to collect such information for specified “insurance purposes” without your specific consent but it will only be used for the purposes set out above. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this notice.

Legal Basis for processing your Personal Information

We are required to have a lawful basis (as defined in the legislation) in order to process your personal data and the relevant bases which we use are shown in the table below.

Purpose of processing	Lawful Basis
Providing quotations; arranging and administering insurance policies.	Necessary for the performance of an insurance contract.
Arranging Premium Finance/ Consumer Credit.	Necessary for the performance of a consumer credit contract.
Provision of information on products and services (Marketing).	Our legitimate interests or your explicit consent.
To notify you of changes in our service.	Our Legal and Regulatory obligations.
To prevent and detect fraud, money laundering and other financial crimes.	Our Legal and Regulatory obligations.
To meet general legal or regulatory obligations.	Our Legal and Regulatory obligations.
Statistical analysis.	Our legitimate interests – to refine and enhance the products and pricing which we can offer.

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Marketing

We may contact you by email, text, telephone, mail or other agreed means to keep you up to date about our products and services.

The legislation allows us to do this in our own commercial interests for certain communications with previous customers. In other circumstances we can only do so with your explicit consent. In all cases you can opt out from receiving such communications at any time.

Disclosure of your Personal Information

As a necessary part of providing you with the services described above we may need to disclose your personal data to other third parties. These include: Premium Finance companies, Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Insurance Industry databases, Government databases, Credit agencies, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

International transfers of data

We may transfer your personal data to destinations outside the European Economic Area (EEA). Where we do we will ensure that it is treated securely and in accordance with the legislation.

Terms of Business

Your Rights

Under the legislation you have the following rights in relation to our processing of your personal data:

- 1: The right to be informed about how we use your personal data (This Privacy Notice);
- 2: The right to see a copy of the personal information we hold about you. (In most cases this will be free of charge);
- 3: The right to have personal information rectified if inaccurate or incomplete;
- 4: The right of erasure of your personal information where there is no compelling reason for its continued processing;
- 5: The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
- 6: The right to data portability which, subject to certain conditions, allows you to obtain and reuse your personal data across different services;
- 7: The right to object to certain processing including for the purposes of direct marketing;
- 8: Rights to information in relation to automated decision making and profiling.

Complaints/Contact us

If you have a complaint about how we use your personal information please contact us at the address below. You also have the right to lodge a complaint with the Information Commissioner's office at any time.

For further information on this Privacy Notice, to access your personal information or to exercise any of your other rights, please contact:

The Data Protection Officer, Right to Health, Crown House, Home Gardens, Dartford, Kent DA1 1DZ or at email address info@righttohealth.co.uk or at telephone number 01322 477600.

Terms of Business

1.6: Amendment and termination

We reserve the right to amend these terms of business without your consent. In this event, we will notify you in advance of any changes.

Either party has the right to terminate our relationship at any time without penalty. Notice of this termination should be provided in writing, as this will ensure that no confusion arises between us. We will however, accept oral instruction, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time by either party, however where we have undertaken work on your behalf for which a fee is due, we reserve the right to charge you that fee. Termination will not affect any transactions we have already arranged for you, or are in the process of arranging.



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

Telephone: 01322 477600
Email: info@righttohealth.co.uk
www.righttohealth.co.uk

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