



Xafinity Consulting Limited Healthcare Insurance Services

About Our Services

If you require this document in another format for ease of reading, please let us know.

About Our Services

Important

This document gives you important information about Xafinity Consulting Limited Healthcare Insurance Services. Use this information to decide if our services are right for you and keep it with other relevant documents.

Regulatory protection

Who is our regulator?

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. Xafinity Consulting Limited is authorised and regulated by the FSA. We are authorised to assist you with group risk benefits. Our permission covers the services we provide in relation to Healthcare, Travel and Dental products. For simplicity, we use "Xafinity" in this document to refer to Xafinity Consulting Limited.

Our FSA Registration Number is 194270. You can check this on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your status under the regulatory system

The FSA requires us to classify our clients according to their circumstances. Our client is your employer and you are a 'scheme member'. Our services are provided to you at the request of your employer.

Compensation

Xafinity Consulting Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be able to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. However, you may not be able to claim compensation if you are a:

- Pension or retirement fund or anyone who is a trustee of such a fund;
- Large company (i.e. not a small company as defined in the Companies Act 1985); or
- Large mutual association or partnership (i.e. with net assets of more than £1.4 million).

General insurance contracts are covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. The FSCS does not affect any legal right you may have to compensation.

Complaints

If you have a complaint about us please let us know. We will provide you with a copy of our complaint procedure on request. We will investigate any complaint promptly and aim to resolve it to your satisfaction. You can complain to the Compliance Officer using the contact details on the back page. If we do not resolve your complaint to your satisfaction, you can refer it to the Financial Ombudsman Service. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Tel 0845 080 1800). Making a complaint will not affect your rights to take future legal action. You may only be eligible to complain to the Financial Ombudsman Service if, at the time you make your complaint, you are a:

- consumer (ie a private individual);
- A micro-enterprise (ie an enterprise that employs less than 10 people or has a turnover of less than €2 million); or
- The trustee of a trust with a net asset value of less than £1 million.

Our Services

What service will we provide you with?

Xafinity Consulting Limited provides services in relation to products available from the whole of the market. We will provide information but not advice on healthcare, dental and travel benefits. We do not provide you with advice on which product is the most suitable for you. .

You should note that we do not have any ownership in an insurance company and no insurance company has any ownership in Xafinity.

Contacting you

To provide you with excellent service, we need to be able to contact you from time to time. We will work on the basis that we have your express invitation and authority to do this. In general we will write to you but we may also contact you by e-mail or telephone.

Confidentiality

We will treat all your information as confidential.

What will you have to pay for our services?

You do not have to pay anything for our service as it is provided as part of an agreement between ourselves and your employer.

Contacting Xafinity

Xafinity Consulting Limited
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42/62 Greyfriars Road
Reading RG1 1NN

www.xafinity.com

Tel: 0118 958 3683

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