



## about our services and costs

11a Forge Business Centre  
Upper Rose Lane, Palgrave, Diss  
Norfolk, IP22 1AP

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### 1 The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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### 2 Whose products do we offer?

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#### Insurance

- ✓ We only offer our own branded products which are underwritten by a single insurer or its subsidiaries [Europ Assistance Holdings Irish Branch, or Generali Worldwide] for International Health Insurance/Medical Insurance;
- ✓ We offer products from a small number of insurers for Term Life and Accident products – the insurer of the plan will be provided on any quote we give you;
- ✓ We offer products from a single insurer for worldwide travel insurance – this will be shown on the quote we give you.

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### 3 Which service will we provide you with?

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#### Insurance

- ✓ You will not receive advice or a recommendation from us for the contracts we sell since we only offer our own branded products (insured by the providers listed in 2 above. We may ask you some questions to help us determine which plans to provide you quotations for, but we will not give you advice as to the suitability of these plans for your circumstances.

For a market wide assessment of your needs and the products available we recommend that you contact an insurance intermediary.

You will then need to make your own choice about how to proceed.

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

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### **Insurance**

- ✓ There is usually no fee for our services. Our policies include a commission amount that we receive from the insurers for arranging and selling the contracts.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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## **5 Who regulates us?**

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Morgan Price International Healthcare Ltd, [11a Forge Business Centre, Upper Rose Lane, Palgrave, Diss, Norfolk, IP22 1AP] is authorised and regulated by the Financial Services Authority.

Our FSA Register number is **313738**

Our permitted business is: advising on, arranging, and assisting with the administration of [non-investment] general insurance contracts (in this case medical and accident insurance, travel insurance or term life insurance), including collecting client premiums on behalf of the insurers of the plans we sell.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **6 Loans and ownership**

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Morgan Price International Healthcare Ltd is a private UK company and the shares of the company are owned by the directors either directly or by other companies owned by them.

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## **7 What to do if you have a complaint**

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If you wish to register a complaint about the services that we provide, please contact us:

**...in writing** Write to The Managing Director, Morgan Price International Healthcare Ltd, 11a Forge Business Centre, Upper Rose Lane, Palgrave, Diss, Norfolk, IP22 1AP.

**... by phone** Telephone to 10379 646 730

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

If you wish to register a complaint about the insurer of the plan that you have purchased, then you will need to follow the complaints procedure in the policy wording.

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## **8 Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

## **Insurance**

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

### **Message from the Financial Services Authority**

**Think carefully about this information before deciding whether you want to go ahead.**

**If you are at all unsure about which product is right for you, you should ask your adviser to make a recommendation.**