

## Important information

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our products and services are right for you.

### Statement of Demands and Needs

This plan meets the demands and needs of someone who is looking for prompt access to private treatment for a specified range of surgical procedures. Exclusions and restrictions apply, more information can be found in the Terms and Conditions.

### The services you will receive

We will only provide you with information about our plan so that you can make an informed choice. We will not provide you with any advice or personal recommendation about the plan or range of options available from Westfield Health. You will need to make your own decision as to the suitability of the product for your own circumstances.

### Who are we?

This plan is sold, underwritten and managed by Westfield Health. Westfield Health is a trading name of Westfield Contributory Health Scheme Ltd and is registered in England and Wales, company number 303523. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, our registration number is 202609. Our registered address is Westfield House, 60 Charter Row, Sheffield, S1 3FZ.

### Commission

For direct sales our Health and Wellbeing Consultants receive an annual salary and a monthly bonus which is calculated as a percentage of sales.

If you are introduced to us by an Introducer Appointed Representative (IAR) we pay them a percentage commission.

For sales via an Intermediary/Broker we pay them a percentage commission.

### Cooling Off Period

If you are not completely satisfied with the plan, simply notify us within 14 days of the date you receive your policy documents, or 14 days from your annual renewal date and we will cancel it.

If your PHI plan was bought or renews in conjunction with a Health Cash Plan, notify us within 14 days of the date that we accept your application and we will cancel it.

Provided a claim has not been paid, we will refund any premium collected. Please refer to full terms and conditions in your plan guide.

### Complaints

You can contact us with your concerns by phone, email, post or directly to your sales consultant. If you're not satisfied with our response, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). You will have 6 months from the date of our response letter to do this, or you may lose your right to have the complaint investigated. More information is available on the FOS website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### The Financial Services Compensation Scheme

Westfield Health are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme. For more information visit [www.fscs.org.uk](http://www.fscs.org.uk)