



ABOUT OUR INSURANCE SERVICES

The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Who are we?

Boots UK Limited is an Appointed Representative of Healix Insurance Services Ltd, who are located at Healix House, Esher Green, Esher, Surrey, KT10 8AB. Company number 05484199.

Who do we act for?

We act as agent of the insurer in our dealings with you.

Whose products do we offer?

We provide dental insurance policies insured by Hamilton Insurance DAC.

Which service will we provide you with?

You will not receive advice or a recommendation from us about which dental insurance policy to purchase. 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 about how to proceed.

What will you have to pay for our services?

We do not charge any fees for our services.

Our earnings

In return for placing business with insurers, we receive a commission from them which is a percentage of the premium that you are charged. Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Protecting your money

Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund), we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer, it is regarded as received by the insurer.

Your duty of disclosure

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and the statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Who regulates us?

Boots UK Limited is an Appointed Representative of Healix Insurance Services Ltd who is regulated and authorised by the FCA (Financial Conduct Authority), registration number 437248. You can check this on the Financial Conduct Authority Register by visiting <https://www.fca.org.uk>

Our permitted business is arranging dental insurance policies.

How to claim

In the event of a claim, you should contact Denis UK Ltd who are the claims provider on this dental scheme. You will need to submit your dental invoice and treatment plan and this can be done online via the claims portal, by email or by post. If you have any queries, you can call the Customer Services line on 0333 222 7910.

Denis UK Ltd is an appointed representative of Healix Insurance Services Limited.

How to cancel

You have a right to cancel your policy up to 14 days from the policy start date or the date you receive full policy documentation from us, or the renewal date or the date you receive full renewal documentation from us.

Should you wish to exercise your Cancellation Right, no charge will be made but you will no longer be covered and will therefore not be eligible to make any claim.

To exercise your Cancellation Right, you should contact our Customer Services line on 0333 222 7910.

If the Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date and you have not made a claim, you will be entitled to a pro-rata refund provided you give us at least 7 days' notice by notifying us in writing or contacting the Customer Care Manager.

Automatic renewal – opting out

This policy shall continue to be automatically renewed for one year periods of cover. If you no longer wish to proceed with the renewal process, please inform us in advance of the renewal date and no later than 60 days before the policy is due to commence.

Please contact us by one of the following means:

Email: boots@denisglobal.com

Telephone: 0333 222 7910

Post: Boots Dental Plan, PO Box 6905, Basingstoke. RG24 4TE

What to do if you have a complaint?

If you wish to register a complaint about the sale or administration of your policy, in the first instance please contact:

Complaints Department, Boots Dental Plan, PO Box 6905, Basingstoke,

Hampshire, RG24 4TE Telephone: 0333 222 7910

Email: boots@denisglobal.com

If you are not happy with our final decision on your complaint, then you may be able to pass your complaint onto the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone : 0800 023 4607

Website www.financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme?

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 advising and arranging is covered for 90% of the claim, without any upper limit.

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

Protecting your information

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully, which can be found on our website and contact us immediately if you have any queries.