

Initial Disclosure Document

1. About us

Healthcare International Europe GmbH is an appointed representative of Healthcare International Global Network Ltd, and is registered with the Dortmund Chamber of Industry and Commerce under registration no. D-IVZX-JTLRH-97. You can check this on the intermediary register at vermittlerregister.org. Integra Global and MarineSure are trading names of HealthCare International Europe GmbH.

2. Whose products do we offer?

We currently offer international health insurance underwritten by MGEN SIREN number 775 685 399, regulated by the provisions of Tome II of the French mutual insurance companies code, 3-7 square Max Hymans, 75748 PARIS Cedex 15, France; and MGEN Vie, 3-7 square Max Hymans, 75748 Paris Cedex 15, France, registered under number Siren 441 922 002.

We will inform you of the main details of the cover and any significant exclusions. Cover is provided on the basis of the information you have provided.

3. Which service will we provide you with?

You will **not** receive advice or a recommendation from us for any of our products.

We may ask some questions to determine if you will be eligible to make a claim under the policy.

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

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

No fee for international health insurance policies.

We will tell you about any other fees relating to any particular insurance policy.

5. Protecting your money

We have obtained agreement from the insurer, with whom our business is placed, that insurance premiums held by us will be insurer monies, and not client monies. This arrangement is known as 'risk transfer'. This agency agreement is in respect of all premiums received from you, all refunds of premiums due to you, as well as claim payments due to you. This means that once your premium has been paid to us it is deemed to have been paid to the insurer.

We will deduct any commission entitlements before paying premiums to the insurer.

6. Data protection

Where personal information is collected about individuals in connection with the arranging of insurance, this information will be collected and processed in accordance with our Privacy Policy which can be viewed on our website https://integraglobal.com/ig/privacy_policy Alternatively, you can contact us for a copy.

7. What to do if you have a complaint

We trust You will be satisfied with Your Policy, but in the event that You do have any cause for a complaint, the most important thing for Us is to help resolve your concerns as quickly as possible. If you wish to make a complaint, please contact HealthCare International Global Network Limited (HCIGN) using the following details. HCIGN is a company within the HCI Group, and is authorised and regulated by the Financial Conduct Authority (FCA). Complaints will be handled primarily in accordance with the FCA's rules.

We will investigate and respond to Your concerns as quickly as possible; however, We have up to 8 weeks to render a final decision.

Our contact for complaints is:

The Senior Compliance Officer

Email: compliance@healthcareinternational.com

Tel: +44 (0) 20 7590 8816

Post: HealthCare International Global Network Ltd, WRAP, 83 Queens Road, Brighton, East Sussex, BN1 3XE, United Kingdom.

Complaints will be handled fairly and promptly and in an independent manner, obtaining additional information as necessary. We will always communicate with complainants clearly and in plain language that is easy to understand, and will reply to the complaint without undue delay.

If You are not satisfied with Our final response to Your complaint, You may be entitled to refer it to the UK Financial Ombudsman Service and request that they investigate the matter further on Your behalf.

Email: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567 (free from mobile phones and landlines)

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom

Website: www.financial-ombudsman.org.uk

If you would like to address your complaint directly to the Insurer, their contact details are:

Email: clients@vyv-ib.com

Post: MGEN International Benefits, 7 Square Max Hymans, 75748 Paris Cedex 15, France

8. Meeting your demands and needs

Cover is provided on the basis of the information you have provided.