



## **Initial Disclosure Document and Statement of Demands and Needs**

### **About our insurance services**

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#### **1. Who regulates us?**

County Medical Healthcare Limited is an appointed representative of Compass Underwriting Ltd who are authorized and regulated by the Financial Conduct Authority. Registration No: 304908

You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

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#### **2. About The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

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#### **3. Whose products do we offer?**

We only offer products from a single insurer.

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#### **4. What service will we provide you with?**

- You will not receive advice or a recommendation from us for any of our products mentioned above.
- We will advise and make a recommendation for you after we have assessed your needs.

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

- A fee for our Medical Insurance policies.
- No fee for our Medical Insurance policies.

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## 6. What to do if you have a complaint?

If you wish to register a complaint, please contact us:

.....in writing    Write to: Compass Underwriting Ltd, 50 Mark Lane, London, EC3R 7QR

.....by phone    Telephone: 020 7398 0100

.....by email    Email us at [info@compassuw.co.uk](mailto:info@compassuw.co.uk)

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

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Compass Underwriting Limited subscribe to the Financial Services Compensation Scheme. 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 with no upper limit. Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

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## 8. Online Dispute Resolution

The Online Dispute Resolution website is an official website managed by the European Commission dedicated to helping consumers and traders resolve their disputes out-of-court.

If you have had a problem with something that you have bought on line, you can use this site if you live in the EU and the trader is based in the EU.

<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

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## Statement of Demands and Needs

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### Statement of Demands and Needs for non-advised customers taking out a medical insurance policy

This policy meets the demands and needs of individuals who:

- live in the UK
- would like to receive private treatment if they require a medical consultation or they undergo an operation or a medical procedure

We have not provided you with a personal recommendation as to whether this insurance is suitable for your specific needs. Please read your policy documents carefully to ensure you understand the eligibility criteria and the cover provided to you.