



## Terms of Business Agreement

This document is effective from 1<sup>st</sup> July 2023 and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our direct clients and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.**

Please contact us immediately if there is anything in these Terms of Business which you do not understand or with which you disagree.

If you purchase cover from us via an insurance broker they will issue you with their own Terms of Business.

### Statement of demands & needs

The Expatriate Healthcare Plan meets the demands and needs of those persons who wish to ensure that the main insurable risks in relation to private medical insurance and travel insurance are met whilst they are living or working away from their country of nationality.

### Our service

Your insurance is administered by:  
Expatriate Group, Delmon House, 36-38 Church Road, Burgess Hill RH15 9AE, United Kingdom.

Your insurance is provided by:  
Strategic Insurance Brokers (Cyprus) Ltd (SIBC). Company Number: HE394431. SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255. Address: Androkleous 19a, 1061 Nicosia, Cyprus.

You will not receive a personal recommendation from us as to whether this insurance is suitable for you. Please read the Policy Wording carefully to ensure that it meets your needs.

Unless otherwise advised, the services we provide are as follows:

- Arranging cover
- Help with ongoing changes
- Assistance with claims made on insurance policies we have arranged

We are also authorised to issue policy documentation and/or certificates on behalf of the insurers.

Unless you tell us otherwise we will act on the understanding that we have your authority to agree to insurance policy wordings on your behalf.

### The products we offer

We only offer a single private medical insurance product and a single travel insurance product, provided by Expatriate Healthcare.

### You will be insured by:

HDI Global Specialty SE are the insurer participating in this contract. HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Registered office: HDI-Platz 1, 30659, Hannover, Germany (HRB 211924).

### Regulation

The Cypriot Insurance Superintendent regulates financial services in Cyprus. Expatriate Healthcare is a trading style of Strategic Insurance Brokers (Cyprus) Limited Androkleous 19a, 1061 Nicosia, Cyprus; who is authorised and regulated per Authorization Number: 7255.

We believe that all our customers, regardless of where the policy was sold, should be entitled to the same regulatory benefits and protections as those purchasing cover in a regulated territory. Accordingly, wherever possible, we shall extend these benefits to all of our customers.

### Methods of communication

We will normally communicate with you by post, telephone and, where available, fax or e-mail. Please let us know if you would prefer not to receive communications by any particular medium.

### Insurer security

Whilst we monitor the financial strength of the insurers with whom we place business it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

### Data Protection Statement

Your data will be held in accordance with the General Data Protection Regulation (GDPR) (EU) 2016/679.

Please refer to our separate data protection statement policy which is available [here](#).

HDI Global Specialty SE – EU Branch - is an insurance company registered in Germany. HDI Global Specialty SE (HDI Global Specialty) is an insurance company whose registered office address is HDI-Platz 1, 30659 Hannover, Germany. It is a Data Controller as defined under the EU General Data Protection Regulation ('GDPR').

HDI Global Specialty's notice on how it may collect and deal with your data and how it may be dealt with may be found at the following link: <https://www.hdi.global/legal/privacy/>.

### Data Retention Policy

We will only retain your personal data for periods necessary to meet the business needs of the company and a period thereafter as defined by the company's executive team.

Please refer to our separate document retention policy which is available [here](#).

### Methods of payment

We only accept payment for policies purchased on-line by debit or credit card. For policies purchased by other means we also accept payment by cheque or bank transfer. We will give full information about premium payment options when we provide quotations and at renewal.

### Settlement terms

You are responsible for the prompt settlement of insurance premiums so that we can make the necessary payments to your insurers.

We have no obligation to fund any premiums on your behalf and cannot be held responsible for any loss which you may suffer as a result of a policy being cancelled or otherwise prejudiced due to the late payment of a premium where the delay is attributable to you.

### Information on how we treat payments you make to us

Under the terms of our agreements with the Insurance companies with whom we place business, we receive premiums you pay to us as Agent of the Insurer.

### What you will pay for our services

We receive a commission from the insurer with whom we place this business.

## Anti bribery and corruption policy

We have in place procedures and controls which are designed to forestall and prevent money laundering and bribery. If we suspect that a supplier, customer, client or employee has, or is attempting to, commit a money laundering or bribery offence as defined by the Proceeds of Crime Act 2002 and the Bribery Act 2010, we will, in accordance with our legal responsibilities, disclose the suspicion to the Serious Organised Crime Agency or the Serious Fraud Office.

## Documentation

Our aim is to produce documentation and issue correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. We are always happy to clarify the cover provided.

You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely.

We recommend that you keep policy documents for as long as a claim is possible under the policy.

## Making a claim

Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them, by contacting us on +44 (0)20 3285 7246. you will be advised if you need to complete a claim form or produce documentation to support your claim. In certain circumstances late notification may result in your claim being rejected.

## Conflicts of interest

We are subject to the law of agency which imposes certain duties on us. we also have proper regard for the interests of others, including the insurers for whom we also act.

Where we become aware of any actual or potential conflict of interest we will inform you of the situation, the options available to you and obtain your consent before we carry out your instructions.

## What to do if you have a complaint

We aim to give you the highest standards of service and to meet any claims covered by this policy promptly and fairly. However if you feel that we have not met these standards we would like to hear from you. If you have cause for complaint we will investigate and review your case immediately and respond to you in writing.

1. If you have a complaint about how your policy was sold or administered, or about the settlement of a claim, please contact:  
The Healthcare Manager  
Expatriate Group  
Delmon House  
36-38 Church Road Burgess Hill  
RH15 9AE  
United Kingdom  
Tel: +44 (0)20 3551 6634  
Email: [admin@expatriatehealthcare.com](mailto:admin@expatriatehealthcare.com)

2. Beyond Expatriate Group:

If you are dissatisfied with the response you receive, you will also have the right to escalate the matter externally, in line with the process applicable to your country of residence.

1. You may refer your case to The Financial Ombudsman of the Republic of Cyprus  
Postal Address: PC 25735, 1311 NICOSIA, PO. 226722, 1647 Nicosia, Cyprus  
Email address: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)  
Website: <http://www.financialombudsman.gov.cy/>  
Tel: +357 22848900, Fax: +357 22660584  
Please note that you have six months from the date of our final response in which to refer your complaint to the Ombudsman.

2. If you have purchased your contract online, and are resident in the EU, you may make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is [ec.europa.eu/odr](http://ec.europa.eu/odr).

## Your right to cancel

If for any reason you are not satisfied with the policy provided you may cancel your cover within 14 days of the effective date or any subsequent renewal date and, so long as you have not made a claim in that period, your premium for the new period of cover will be refunded in full. If you do not exercise this cancellation right, the insurance policy will be binding on you.

## Language used

The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the contract.

## Your duty to give information

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

If you are a consumer (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

## Law and jurisdiction

These Terms of Business shall be governed by and construed in accordance with English law. Disputes shall be referred to Reinsurance and Insurance Arbitration Society (UK) (ARIAS) for arbitration. The seat of arbitration shall be London. The language of the arbitration proceedings shall be English.

## Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America to the extent such compliance is not prohibited by applicable law.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

