



because health can't keep you down

Free Spirit – about our insurance services

Free Spirit is a trading name of P J Hayman & Company Limited

1. Whose products do we offer?

We offer products from a range of insurers. For details of the insurers used, please refer to your individual insurance policy or ask for a list of insurers we use.

2. Which service will we provide you with?

You will not receive advice or a recommendation from us in relation to the products we offer. 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.

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

We receive our remuneration in the form of commission from the insurance companies and administration fees.

4. Refund of premium

If you cancel the policy, we will make a refund in accordance with the policy conditions.

5. Who regulates us?

P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority, Financial Services Register (FS) number 497103.

The FCA is the independent watchdog that regulates financial services. Our permitted business is arranging general insurance contracts. You can check this on the Financial Services Register by visiting www.fca.org.uk

6. Ownership

P J Hayman & Company Limited is a wholly owned subsidiary of CSP Holding Limited.

7. What to do if you have a complaint?

If you wish to register a complaint concerning the sale of your policy or the service we have provided, please contact us: In writing to:

Customer Service Manager
P J Hayman & Company Limited
Stansted House,
Rowlands Castle,
Hampshire PO9 6DX

or by telephoning: 023 9241 9833.
or emailing – Customerservices@pjhayman.com

For complaints concerning the claims or Medical Assistance Service or products and services provided by a third party provider, please refer to your policy wording for full details.

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

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

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

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 cover provides protection for 90% of the claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100** or by visiting their website at www.fscs.org.uk.