

About our Insurance Services:

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1 The Financial Conduct Authority

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

2 Whose products do we offer?



We offer products from a range of insurers for International Private Medical Insurance.



We only offer products from a limited number of insurers for, Income Protection, Critical Illness, Term Life Insurance or Travel Insurance. Ask us for a list of insurers we offer insurance from.



We only offer products from a single insurer.

3 Which service will we provide you with?



We will advise and make a recommendation for you after we have assessed your needs for Private Medical Insurance, Income Protection, Critical Illness, Term Life Insurance or Travel Insurance.



You will not receive advice or recommendation from us for Private Medical Insurance, Income Protection, Critical Illness or Term Life Insurance. 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.

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



A fee.



No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Xact Expat is a trading name of Xact Risk Solutions Ltd who is authorised and regulated by the Financial Conduct Authority.

Our FSA Register number is 590914.

Our permitted business is advising and arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0845 606 1234.

6 Ownership

Xact Expat is a trading name of Xact Risk Solutions Ltd:

Xact Risk Solutions Ltd

6 Lloyd's Avenue

London

EC3N 3AX

7 What to do if you have a complaint

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

Write to:

Xact Risk Solutions Ltd

6 Lloyd's Avenue

London

EC3N 3AX Telephone: + 44 (0) 203 544 4790

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

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 advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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