# IMPORTANT INFORMATION

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our services are right for you.

**STATEMENT OF DEMANDS AND NEEDS**

This plan provides cover that meets the demands and needs of those wishing to secure a lump sum payment in the event of the death of an insured person.

**PERSONAL RECOMMENDATION**

In deciding to take out this cover, you will NOT receive advice or personal recommendation from BHSF Employee Benefits Limited. This means that you need to make your own decision as to the suitability of the product for your circumstances.

**ABOUT US**

Care4 is provided by BHSF Employee Benefits Limited (the intermediary) and underwritten by Maiden Life Försäkrings AB, UK Branch (the insurance undertaking)(“Maiden Life”).

Maiden Life is authorised by the Prudential Regulation Authority and the Financial Conduct Authority with Firm Reference number 464517. It is a branch of Maiden Life Forsakrings AB which is authorised and regulated by Finansinspektionen, the Swedish financial regulatory authority.

BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority. Our registration number is 308611. BHSF Employee Benefits Limited acts on behalf of Maiden Life in relation to the Care4 term assurance. BHSF Employee Benefits Limited places term assurance business only with Maiden Life.

Details of our registration and permitted business can be found at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning 0800 111 6768.

**COMMISSION DISCLOSURE**

BHSF Employee Benefits Limited receives a monthly flat rate from Maiden Life Försäkrings AB, UK Branch from the total premium to sell policies. BHSF Employee Benefits Limited pay incentives (such as bonus payments), following a quality check period.

**COOLING OFF PERIOD**

If you are not completely satisfied with the policy, simply notify us in writing within 30 days of the date you receive your welcome pack and we will cancel it. Provided a claim has not been paid, we will refund any premium collected.

**CUSTOMER CARE**

If you wish to register a complaint, please do so in writing to BHSF Limited, 13th Floor, 54 Hagley Road, Birmingham B16 8PE or by telephoning 0121 454 3601, quoting your policy number. If you are not satisfied with the outcome of the complaint, you may refer it to the Financial Ombudsman Service. You can find the contact details for the Ombudsman as well as further information regarding their service, by visiting the following website: www.financial-ombudsman.org.uk.

**COMPENSATION**

BHSF Employment Benefits Limited and Maiden Life, are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if BHSF Employee Benefits Limited are unable to meet our obligations. Entitlement will depend on the type of business and the circumstances of the claim. Further information about the compensation scheme is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

**PROTECTING YOUR DATA**

At BHSF we are committed to protecting your data and compliance with the Data Protection Act 2018. Our aim in processing your data is to successfully deliver our service to you with an appropriate level of data sharing whilst recognising the need to protect your fundamental rights to privacy. For further information please see our full Privacy Statement at <https://www.bhsf.co.uk/privacy/>.

This document fully sets out how and why we are processing the information we have on you. It also explains your rights to access, rectify, restrict or erase your data.

The Privacy Notice for Maiden Life can be found at <https://www.maidenlg.com/privacy_policy>.