

**SJA International Ltd,  
trading as SJA Health Insurance, Independent advisors**

## ***Client Charter***

**We are a boutique insurance brokerage specialising in health insurance and related products for small and large companies and personal clients both in the UK and internationally.**

**We pride ourselves on delivering one of the best customer services of any brokerage within the UK.**

**With our highly experienced and knowledgeable team committed to delivering efficient, accurate and quality service. Undertaken in a friendly way by consistent points of contact.**

**Our established relationships within the market ensure we achieve results for our clients in even the most challenging of circumstances.**

***Our promises to you:***

- ✓ **We will always act in your best interests in a transparent and honest manner.**
- ✓ **Our advice to you will not be swayed by the highest commission rates, only by best advice to you.**
- ✓ **We will always ensure that the insurance policy that we place you with, suits your needs.**
- ✓ **Within the confines of office working hours we will respond to you within 24 hours, or sooner.**
- ✓ **Every year we will review your plan. If you want us to, and if it is advisable to do so, we will review the market for you to see if we can improve on price and/or product.**
- ✓ **We will always be up to speed with the latest developments and products in our market.**
- ✓ **We will try and remove as much administration from you as possible, ensuring documents and invoices are checked before they are passed to you.**
- ✓ **We will fight your corner when there are administration problems or claims problems.**
- ✓ **We will never handle your funds, all payments will be made directly to the insurer by cheque, direct debit or transfer.**





## *about our insurance services*

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### **1. The Financial Conduct Authority (FCA)**

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

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

- We offer products from a range of insurers for Private Medical Insurance, Income Protection Insurance, Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance, Term Assurance, Cash Plans, EAP and Personal Accident and Illness
- We only offer products from a limited number of insurers
- We only offer products from a single insurer

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### **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 Replacement Insurance (sometimes known as Permanent Health Insurance), Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance Term Assurance, Cash Plans, EAP and Personal Accident and Illness
- You will not receive advice or a recommendation from us. 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

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### **4. What will you have to pay us for this service?**

- A fee.
- No fee, unless otherwise agreed, for Private Medical Insurance, Income Protection Insurance, Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance, Term Assurance, Cash Plans, EAP and Personal Accident and Illness. We receive commission from the Insurer on placement of your policy.

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

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### **5. Who regulates us?**

SJA International Ltd has dual authorisation under and pursuant to the Financial Conduct Authority (FCA). Our Registration number is 300960.

We have permissions to advise on and arrange Insurances such as Private Medical Insurance, Income Protection Insurance, Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance, Term Assurance, Cash Plans, EAP and Personal Accident and Illness

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.



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**6. What to do if you have a complaint**

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

In writing to: SJA International Ltd, 7 Crays Court, Crays Lane, Goose Green, Pulborough, West Sussex RH20 2GU

By phone: +44 (0)1798 300800

We do our best to provide a good service, however, should you wish to complain we aim to acknowledge this promptly in writing and then objectively investigate and resolve quickly. We will write to you to advise you of the outcome of our investigation within eight (8) weeks. Should you still be unsatisfied you may be able to refer your complaint to the Financial Ombudsman Service who can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800.

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

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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**

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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



**SJA International Ltd, trading as  
SJA Health Insurance, Independent Advisors**  
***Terms of Business***  
***Including GDPR***

**1. Commencement of Terms of Business**

Our Terms of Business applies to all services provided by us in connection with your insurance needs and our activities are subject to FCA supervision. SJA INTERNATIONAL LTD is authorised and regulated by the Financial Conduct Authority and also has strict rules about regulated firms' security. Our FCA number is 300960

**2. Client Monies**

We do not handle client monies. All cheques for premiums must be made payable to the relevant Insurer.

**3. Insurance Objectives**

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, and any instructions you wish to make regarding the type of policies you are willing to consider. Details of your stated objectives will be included in the Demands and Needs we will issue to you confirming the reasons for our recommendations.

**4. Restrictions**

Unless advised to the contrary, we will assume that you wish to place no restriction on the types of insurance policies we may recommend and in which you subsequently take out.

Furthermore, unless advised to the contrary, we will assume that you wish to place no restriction on the markets in which transactions are to be executed.

A full listing of designated products is available from us upon request.

**5. Client Classification**

The FCA has two tiers of client: retail and commercial and different levels of consumer protection apply to each. We believe in providing our clients with full regulatory protection

**6. Personal Interests**

We have a duty to act in our customers best interests. If we become aware of a conflict of interest, we will inform you in writing and obtain your consent before we act further.

**7. Calls**

Call will be made within normal office hours, Monday to Friday.



8. **Right to withdraw**

Once your new product has been purchased, you may have a statutory right of cancellation, details of which will be given to you.

9. **Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

10. **Law**

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

11. **Advice and Instructions**

Any advice given to you by us shall be in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than three years. You have a right to request your personal information held by us and if erroneous have it corrected or removed. Removal of your personal records will prevent us providing a service to you.

12. **GDPR Data Protection**

SJA INTERNATIONAL LTD is registered with the Information Commissioner's Office under registration reference: Z520904X

Andrew Leach Managing Director is the data controller and data protection officer

**Security**

We at SJA international Ltd take the confidentiality of your data extremely seriously and as such we have recently become certified on the Government's cyber essentials scheme which rigorously checks the security of our systems. As part of this we have insurance which covers us, subject to the insurance policies rules terms and conditions, for:

*Costs to engage Legal, IT Forensics, Data Restoration, Reputational Protection, Notification. Costs and Credit and ID Monitoring services following an actual or suspected breach of personal or corporate information, an IT security or system failure.*

Our premises have a regularly checked alarm system and are under CCTV surveillance.

Additionally, all our staff are under strict confidentiality agreements which extend beyond their employment with us.

The FCA also has strict rules about regulated firms' security.

In the unlikely event that there is any breach of security then any clients affected by this will be informed within 72 working hours of our becoming aware of that breach.



### **Information**

The information that we may have on you, your company or your company's staff may include names, addresses, dates of birth and those of spouses, partners and children. This may also include types of insurance policy, premiums paid, renewal dates and premium frequency. On occasion it may be that we have information regarding medical history on some individuals. At no time will we pass any of this information to any other party with the exception of insurers and other providers of non-insured employee benefits such as employee assistance programs and solely for the purpose of obtaining quotations or cover for you or your company and the administration of any resulting arrangement.

We may use and analyse your data, including the nature of your transactions, to provide you with information by post, telephone, fax or e-mail to service and update you, as well as informing you of new products and services.

All data which we have on companies and individuals is easily accessed by us.

All paper records are scanned using sophisticated equipment and stored on secure software. Paper records are shredded one month after receipt and scanning.

### **Erasure**

Much has been said about the right of an individual to ask an organisation to erase personal data. Where an organisation has a legal obligation to retain that data then they are permitted to do so and we are one such. As we are regulated by the Financial Conduct Authority, we are obliged to retain records for a period of 7 years. Where we have data pertaining to an individual within a group/company scheme we act for, we do have a legitimate interest in having that information and therefore we do not need that individual's permission to any have relevant information on them.

### **Disclosure and changes in personal information**

Any individual has the right to ask us for any information that we may hold of them and also has the right to ask us to update that information. We may then be obliged to pass on information to a provider.

When the request for a change comes in regarding an individual within a company scheme then it is logical and preferable that the request comes from the company as it may result in a change in premium.

## **13. UK Money Laundering Regulations**

We are obliged to comply with Money Laundering Regulations 2003. If you provide false or inaccurate information and we suspect fraud or money laundering, we will record this and refer to appropriate authorities.

## **14. Duty to Disclose Material Facts**

You are required to reasonably answer all and any relevant questions that underwriters may ask you in terms of your cover. If you do not this may influence the underwriter in determining whether to offer cover, its terms and at what rate. Failure to do this may result in claims being denied and the policy being terminated from inception without refund. Relevant information will include all information requested by SJA International in relation to obtaining quotations and all information requested on the proposal form from the insurer.

SJA International Ltd  
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Tel: +44(0)1798 300800 Web: [www.sjahealthinsurance.com](http://www.sjahealthinsurance.com)  
Registered office: Sawyard Cottage, The Old Sawyard, Parham Park, Pulborough, West Sussex RH20 4HS. Registered in England No. 4136682

SJA International is authorised and regulated by the Financial Conduct Authority

