



## about our insurance services

SJA International Ltd

Chanctonfold Barn  
Chanctonfold  
Horsham Road  
Steyning  
West Sussex  
BN44 3AA

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### 1. The Financial Services Authority (FSA)

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The FSA 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?

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- We offer products from a range of insurers for Private Medical Insurance, Income Replacement Insurance (sometimes known as Permanent Health Insurance), Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance 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?

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- 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 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?

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- A fee.
- No fee for Private Medical Insurance, Income Replacement Insurance (sometimes known as Permanent Health Insurance), Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance 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?

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SJA International Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 313200.

We have permissions to advise on and arrange Insurances such as Private Medical Insurance, Income Replacement Insurance (sometimes known as Permanent Health Insurance), Critical Illness, Group Life Assurance, Dental Insurance, Travel Insurance and Personal Accident and Illness

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

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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: Write to: SJA International Ltd, Chanctonfold Barn, Chanctonfold, Horsham Road, Steyning,  
West Sussex BN44 3AA

By phone: Telephone: 01903 817977

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.

## Our Terms of Business

### 1. Commencement of Terms of Business

Our Terms of Business applies to all service provided by us in connection with your insurance needs and our activities are subject to Financial Services Authority supervision.

### 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 FSA 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 and we have therefore classified you as a **commercial** client.

### 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. **Data Protection**

Information provided by you may be held, processed, disclosed and used by ourselves, professional advisers and any associated companies in servicing our relationship with you. However, strict confidentiality will be maintained at all times. It is understood that, unless you notify us otherwise, you agree to the storage, use and disclosure of such information. This information may be disclosed to third party product providers in the course of providing our analysis and servicing of our relationship with you. You also agree that for the purposes described above your data may be transferred to countries outside the European Economic Area. 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 .

Please confirm you are happy for us to contact you. Yes  No

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 disclose all material facts that would influence the underwriter in determining whether to offer cover, its terms and at what rate. Failure to disclose all material facts may result in claims being denied and the policy being terminated from inception without refund. Material facts will include all information requested by SJA International Ltd in relation to obtaining quotations and all information requested on the proposal form from the insurer.

<b>Date given to Client</b>	
<b>Signed (Client)</b>	
<b>Print name (Client)</b>	
<b>Date signed by Client(s)</b>	
<b>Signed (Adviser)</b>	
<b>Print name (Adviser)</b>	

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**UK Office**

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SJA International Ltd is authorised and regulated by the Financial Services Authority