MEDICARE COMPLAINTS PROCEDURE

Our objective is to provide our clients with a high level of service at all times. With the best intentions we have to accept that there may be an occasion when you, our customer, feel that this objective has not been met.

Should you have any reason to complain, in the first instance contact the Senior Executive Director at MediCare, quoting your Certificate number. If we are unable to resolve your complaint by close of business on the business day following receipt of your complaint, we will send you a copy of our complaints procedure. We will acknowledge your complaint in writing, within 5 business days and tell you who will be dealing with your complaint and when you can expect to receive a response and will enclose a further copy of this complaints procedure.

We will give a written response within four weeks of receiving your complaint unless your complaint is sufficiently complicated to warrant longer investigation or if it requires information outstanding from a third party. We will advise you in writing of the reasons if our response will take longer than four weeks and will let you know when a response can be expected. If we are unable to respond within eight weeks, we will advise you in writing of the reasons for the further delay and explain when we expect to provide a final response.

Our final response will state whether we accept or reject your complaint. If we reject your complaint, we will give full reasons for doing so.

If you are dissatisfied with our response or the delay in our response you may wish to file a claim with the Insurer of MediCare, please contact:

The Customer Relations Manager	Telephone: +44 (0)20 7098 6509
Brit Insurance Limited	Fax: +44 (0)20 7984 8473
55 Bishopsgate	Email: customer.relations@britinsurance.com
London EC2N 3AS	

Or your complaint may be referred to the Financial Ombudsman Service if you are an individual, or the annual turnover of your group's business is less than £1 million, and your complaint relates to matters arising on or after 14 January 2005. The Service may be contacted by telephone on 0845 080 1800 or their website, www.financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme (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 by the FSCS for 100% of your claim if it relates to compulsory insurance. For other cases, it 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 on 020 7892 7300 or their website www.fscs.org.uk

MediCare International, Matrix House, 9 Aldgate High Street, London EC3N 1AH, England
Telephone: +44 (0)20 7204 3700 Fax: +44 (0)20 7204 3746 Email: medicare@medicare.co.uk