

Initial Disclosure Document

1. About us

This insurance is provided by Integra Global Health Deutschland GmbH. Court of registration: Munich HRB HRB246266.

A Registered Intermediary, with authorisation according to § 34 d para. 1 GewO [German Trade Regulation] with registration number: D-VWTV-OIPY1-28.

The supervisory authority responsible for the activity of Integra Global Health Deutschland GmbH as an insurance broker is the “Deutsche Industrie- und Handelskammer (DIHK) e.V.” [German Chamber of Industry and Commerce], Max-Joseph-Str. 2, 80333 Munich. Integra Global is a trading name of Integra Global Health Deutschland GmbH.

2. Whose products do we offer?

We currently offer international health insurance underwritten by MGEN, SIREN number 775 685 399, regulated by the provisions of Tome II of the French mutual insurance companies code, 3–7 square Max Hymans, 75748 PARIS Cedex 15, France; and MGEN Vie, 3–7 square Max Hymans, 75748 Paris Cedex 15, France, registered under number Siren 441 922 002.

We will inform you of the main details of the cover and any significant exclusions. Cover is provided on the basis of the information you have provided.

3. Which service will we provide you with?

You will **not** receive advice or a recommendation from us for any of our products.

We may ask some questions to determine if you will be eligible to make a claim under the policy.

You will then need to make your own choice about how to proceed.

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

No fee for international health insurance policies.

We will tell you about any other fees relating to any particular insurance policy.

5. Protecting your money

We have obtained agreement from the insurer, with whom our business is placed, that insurance premiums held by us will be insurer monies, and not client monies. This arrangement is known as ‘risk transfer’. This agency agreement is in respect of all premiums received from you, all refunds of premiums due to you, as well as claim payments due to you. This means that once your premium has been paid to us it is deemed to have been paid to the insurer .

We will deduct any commission entitlements before paying premiums to the insurer.

6. Data protection

Where personal information is collected about individuals in connection with the arranging of insurance, this information will be collected and processed in accordance with our Privacy Policy which can be viewed on our website <https://integraglobal.com/privacy-policy>. Alternatively, you can contact us for a copy.

7. What to do if you have a complaint

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

In writing:

Director of Insurance Services
Integra Global Health Deutschland
Bahnhofstrasse 81
82166 Gräfelfing
Germany

By phone: +44 (0)333 405 3003

By email: ig-contact@integraglobal.com

If you cannot settle your complaint by us, you may be entitled to refer it to the following consumer arbitration boards: Insurance Ombudsman e.V or the Ombudsman for private health and long-term care insurance.

8. By writing to:

Insurance Ombudsman e.V., P.O. Box 08 06 32, 10006 Berlin, Germany
www.versicherungsombudsmann.de

9. Or alternatively to:

Ombudsman for private health and long-term care insurance P.O. Box 06 02 22, 10052 Berlin, Germany
www.pkv-ombudsmann.de

Or via the Online Dispute Resolution

If you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. You can access the ODR platform [here](#). You will then need to make your own choice about how to proceed.

10. Meeting your demands and needs

Cover is provided on the basis of the information you have provided.