



Dear Valued Customer,

We want to take this opportunity to sincerely apologise for the disruption and frustration caused by delays in issuing our renewals.

We fully recognise that many of you have experienced late renewals, increased pressure from clients, and an overall level of service that falls far short of what you rightly expect from us. For that, we are truly sorry.

This situation is not reflective of the service we are known for, nor the service we strive to deliver. We are incredibly proud of the trusted relationships we have built with our brokers, which makes this period of disruption especially frustrating for us all.

The delays have primarily been caused by a significant transition taking place from **1st April 2025**. We are moving from a single underwriter to a newly formed underwriting panel, led by HDI Global Specialty SE – a financially strong and well-respected insurer.

To support you through this change, we have shared further details in a separate email sent earlier today. If you haven't seen this yet, please check your inbox or contact me.

Please rest assured that we are working tirelessly to restore the level of service you and your clients deserve. We are putting everything in place to ensure that this transition brings lasting benefits without further disruption. We are confident that stability is within reach and that we will soon return to the service standard you expect from Freedom Health Insurance.

We are incredibly grateful for your patience, understanding, and continued support during what we know has been a challenging time. If there's anything we can do to support you in the meantime, please don't hesitate to contact me at r.malvasi@fhi.co.uk.

Kind Regards,

Rob Malvasi
Head of Sales and Distribution
Freedom Health Insurance

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