

Healthcare insurance products

IF7: 2025 edition

Web update 2: 16 May 2025

Please note the following update (amendments in **bold**) to your copy of the **IF7** study text:

Chapter 8, section A2A, page 8/11

Please amend the paragraph to read as follows:

If a customer who is an eligible complainant is not satisfied by the firm's response, they may appeal to the FOS. The FOS is not bound by law or precedent, instead generally aiming to make decisions that are fair, based on the individual facts it is asked to consider. It can make awards of up to **£445,000** (for complaints referred to it after 1 April **2025** – lower maxima apply to earlier years) and since 2019 the limit has been linked to rises in CPI inflation. In addition to an award, the FOS can also add interest, the rate used being the current rate on judgement debts.

Notes

- This change will be examined from 1 July 2025.
- This update will be incorporated into the digital copies (printable PDF and ebook) of the study text, available on RevisionMate.