

About our Insurance Services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We only offer a product from a single insurer, full details of which can be found on the attached insurance certificate.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us. You will need to decide whether the policy is suitable for you based on the information provided.

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

There will be no fee for the services provided.

5. Client Money

We hold premiums as an agent of the insurer which means that your premium is deemed to be received by the insurer on receipt by us.

6. Who regulates us?

We are an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. Arthur J. Gallagher Insurance Brokers Limited is a member of the Arthur J. Gallagher group.

You can check this on the FCA's Register by visiting the FCA's website, www.fca.org.uk or by contacting the FCA on 0800 111 6768 or +44 (0)20 7066 1000.

7. What to do if you have a complaint

If you wish to register a complaint, please contact the Travel Manager:

In writing: Arthur J. Gallagher Insurance Brokers Ltd, Temple Circus House, Temple Way, Bristol BS1 6HG

By phone: 0117 338 1025

If you cannot settle your complaint with us, you may be entitled to refer it to the **Financial Ombudsman Service**.

8. The Financial Services Compensation Scheme (FSCS)

Arthur J. Gallagher Insurance Brokers Ltd is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of your claim is covered, without any upper limit

Further information about compensation scheme arrangements is available from the **FSCS** at www.fscs.org.uk and on 0800 678 1100 or 020 7741 4100.

9. Your right to cancel

You have **14 days** from the date you received your policy document to cancel the policy and receive a refund of premium provided you have not taken a trip, made a claim or intend making a claim. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

10. Important

Your insurance is arranged on the basis of what you have told us and your insurer. Therefore, you must provide answers to all questions raised honestly, completely and to the best of your knowledge. **If you're in any doubt as to whether to provide any information please do so, to ensure that your policy is set up on the correct basis because if not it could mean that part or all of a claim may be unpaid.** If you fail to report claims promptly, or any circumstances which may lead to a claim, it may affect your ability to obtain a settlement.

11. Data Protection Act

All personal information is treated by us as confidential. From time to time you may also be contacted about products by us or selected third parties. Should you wish to prevent this, please contact us.