

# About our Insurance Services

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent regulator 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, 7<sup>th</sup> 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](http://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**.

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## 8. The Financial Services Compensation Scheme (FSCS)

Arthur J. Gallagher Insurance Brokers Ltd are covered by the FSCS. You maybe entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the **FSCS** at [www.fscs.org.uk](http://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

We are the controller of any personal information you provide to us or which is processed or held by us in connection with your insurance. In order to provide your insurance we also share your personal information with Arthur J. Gallagher Insurance Brokers Ltd (AJG). They process your personal information as joint data controller with us.

We and AJG collect and process information about you in order to provide you with your insurance and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as other insurers, reinsurers, insurance intermediaries, loss adjusters, credit reference agencies, healthcare providers, service providers, professional advisors, our regulators or fraud prevention agencies.

Where you have indicated that you wish to receive it we may send you information about other AJG products that may be of interest to you. You can opt out of receiving this information at any time by [contacting us](#).

Further information on how your information is used and your rights in relation to your information is set out in our privacy policy (which is available upon request) and AJG's privacy policy, which can be accessed at <http://www.ajginternational.com/privacy-and-cookies-policy/>