

Terms of Business and Status Disclosure Document

This Terms of Business and Status Disclosure Document sets out the general terms under which we will provide insurance services to you. It details the respective duties and responsibilities of both us and you in relation to such services. Please ensure to read these terms thoroughly and if you have any queries, please contact us at the address below and we will be happy to clarify any questions you may have. If any material changes are made to these terms, we will notify you, as soon as possible.

1. Insurance Services Disclosure

We are Flight Centre (UK) Limited, an appointed representative of Cover-More Insurance Services Limited. Flight Centre (UK) Limited's Financial Services Register Number is 459156 and our address is:

Flight Centre UK Limited.
Level 6, CI Tower,
St George's Square, High Street,
New Malden, Surrey, KT3 4TE.

Cover-More Insurance Services Limited, is an insurance intermediary authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Their FCA registration number is 312172 and their registered address is 5 Fleet Place, London, E4M 7RD.

You can check this information on the FCA's register at register.fca.org.uk/s or by contacting the FCA by telephone on 0800 111 6768 (freephone) or + 44 (0) 207 066 1000.

2. Our Remuneration

We do not charge a fee for arranging the insurance policy we are remunerated for our services in the form of commission from the insurer.

3. Disclosure of information

Before you enter a policy with us you have a duty to take reasonable care not to make a misrepresentation. You should answer all questions honestly and faithfully and should disclose to us every fact that you know, or a reasonable person in the circumstances could be expected to know, which is relevant to our decision whether to accept the risk of insurance and if so, on what terms. Once cover has been arranged, you must immediately notify us of any changes to the information that has been previously provided. Failure to adequately disclose relevant information to us may result in one of the following actions: rejection of a claim, partial payment of a claim, the cancellation of your policy, the imposition of additional policy terms and conditions and/or charging additional premium.

4. Our Services

We provide travel insurance products in both annual and single trip format. All products are sold in a non-advised digital and phone-based environment. The policies we distribute are underwritten by are underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE).

When buying insurance from us, you will not receive advice or a recommendation. We may ask you some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed to purchase a product.

5. Demands & Needs Statement

We have not and will not provide you with a personal recommendation as to whether our products are suitable for your demands and needs.

Our products meet the demands and needs of people who meet the acceptance criteria and who wish to insure specific risks whilst travelling, including overseas medical expenses, cancellation cover and luggage cover.

6. Cancellation rights

If you are not completely satisfied with the policy for any reason and wish to cancel, you may do so within 14 days of receiving your policy documents and will be given a full refund by the issuing agent as long as you:

- are not making a claim under the policy;
- are not cancelling after the commencement of the Journey; and
- cancel the policy within 14 working days of receiving your policy documents.

If you do not cancel the policy within the 14-day period detailed above, you will not be entitled to any refund.

7. Statutory Compensation Scheme

The travel insurance policies we distribute are underwritten by ERGO Travel Insurance Services Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Insurance advising and arranging is covered at 90% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A www.fscs.org.uk.

8. Data Protection

We collect and process your personal details in order to provide the highest standard of service to you. We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for specific and legitimate purposes. To fulfil these objectives, we may share information with other affiliated professionals.

You have the rights at any time to request a copy of any personal data within the meaning of the General Data Protection Regulations (GDPR) that our office holds about you and to have any inaccuracies in that information corrected. For further information on how we process your data and your rights under the data protection law, please see our Privacy Policy.

9. Complaints Procedure

How to complain

We aim to provide the best possible level of service. However, if for any reason you are unhappy with the service received or have other cause for complaint, please contact us using the following details

All complaints relating to the travel insurance policies that we distribute are handled by Cover-More Insurance Services Limited in the first instance. Please quote your policy number and provide full details of your complaint.

- Call: +44 (0) 1245 262 408
- Email: complaints@covermore.co.uk
- Write: Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If necessary, Cover-More will arrange for your complaint to be handled by ERGO Travel Insurance Services Ltd, however, if this is the case, the below process will still apply.

Many complaints can be resolved within a few days of receipt

If your complaint cannot be resolved within the first few days of receipt you will be kept updated with its progress and will be provided with a decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of receiving a final decision from Cover-More Insurance Services Limited.

www.financial-ombudsman.org.uk

10. Governing Law

This agreement shall be governed by and construed in accordance with English Law.