



Terms of Business Agreement

Who are we?

A to Z Insurance is a trading name of A to Z Cover Limited, a company registered in England and Wales with company registration number 13394302, whose registered office is at Military House, 24 Castle Street, Chester, England, CH1 2DS. A to Z Cover Limited is an insurance intermediary, selling insurance products sourced through key partners to our customers.

A to Z Cover Limited acts as an agent selling insurance products, responsible for the collection and payment of premiums. Premiums are treated as being received by the insurer when we receive them and your insurance will be valid from that point. Any premium refund is treated as received by you when it is actually paid to you.

Who regulates us?

A to Z Cover Limited is a company authorised and regulated by the Financial Conduct Authority (FCA), Firm Reference Number 973755. The FCA is the independent watchdog regulating financial services. You can check our details on the FCA's register by visiting www.fca.org.uk.

Whose product do we offer?

A to Z Travel Insurance is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC.

Healix Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority under reference number 437248. Registered in England and Wales, number 05484199.

Hamilton Insurance DAC is a designated activity company and is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with its UK branch. Registered in Ireland, number 484148.

About our service

A to Z Cover is an insurance intermediary. We work on behalf of the insurer offering you products and services in relation to your travel insurance needs. A to Z Cover Limited does not provide advice to you when purchasing travel insurance, nor will we recommend a product to you. Once your policy has been purchased, we will assist with post sales services such as issuing documentation, answering questions, helping with mid-term policy adjustments and policy renewal.

Remuneration

In return for placing business with insurers, we receive a commission from them which is a percentage of the premium that you are charged. We also charge a fee for administration services that are automatically included in the total policy cost charged to you. We show this clearly in any

quotation documents emailed to you and in any travel insurance certificate following your purchase. Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.

Demands and Needs

We ask questions relating to your trip to establish what products are available for you to purchase that meet with your demands and needs and give you information to help you. We will not choose the product, you need to decide what is the right choice for you making sure the terms of the policy meet your needs before purchasing.

A to Z Travel Insurance has been designed specifically to meet the demands and needs of travellers who want to have peace of mind being financially protected in the event of medical emergencies, cancellation, delayed departures or curtailment, baggage and contents that are lost or stolen, loss or theft of travel money and passport, personal liability and legal expenses when travelling. We also offer optional cover which can be included if applicable. We have various levels of cover depending on your circumstances, the options you choose and where you travel to.

Key terms and conditions

Cover is only available and valid to customers who:

- Answer questions accurately and truthfully
- Are UK residents with an address in the United Kingdom and have lived in the UK for at least 6 of the last 12 months
- Are registered with a General Practitioner in the UK
- Are in the United Kingdom when the Policy is purchased (except when You renew an existing Annual multi-trip policy, provided there is no gap in cover)
- Are aged 50 or under at the start of the Policy Period for Backpacker policies
- Are aged 75 or under at the start of the Policy Period for Annual multi-trip policies
- Are aged 80 or under for Single trip policies to Europe and 75 or under for Single trip policies outside of Europe
- Are aged 64 or under at the start of the Policy Period for Winter Sports policies

Making amendments or cancelling your policy

You are entitled to cancel your travel insurance policy by contacting us by phone or email within 14 days of receiving your insurance documents, if you change your mind and decide it is no longer required or appropriate. In these circumstances, we will give you a full refund of the premium already paid as long as you have not travelled, no claim has been made and you have no intention of making a claim.

After this 14 day window, you will still have the right to cancel your travel insurance policy at any point. If you do this outside of the 14 day cooling-off period, no premium will be refunded. We may however decide differently in very exceptional circumstances, such as bereavement, or a change to your policy resulting in us declining to cover your medical conditions.

Making a claim

If you are in the unfortunate position where you need to make a claim under your insurance, please check your travel insurance certificate and schedule to ensure you have the appropriate cover for

that claim. You may be asked for more information or evidence to substantiate your claim. All claims evidence must be provided at your own expense in its original form. The full details of how to claim are contained within your policy documentation.

Making a complaint

We strive to give our customers excellent service and demand high standards of ourselves and our partners. Sometimes things can go wrong and if that ever happens to you, there are ways you can make a complaint. You can write or email making sure you write 'Complaint' in the email heading or in your letter. You must provide your full name and address, policy number and include any additional information or documents.

If you wish to register a complaint about the sale or administration of your policy, please contact us as follows:

Telephone : 02921 684 346

Email : complaints@atozinsurance.co.uk

Write to: AtoZ Complaints, IMG Customer Service Dept, Fitzalan Court, 3rd Floor Fitzalan House, Cardiff, CF24 0EL.

If you have any complaints about gadget cover or claims, please refer to your policy wording for more details on how to register these.

Our promise of service

We will always try to provide you with a full response within four weeks of the date we receive your complaint. This response will be our final decision based on evidence presented. If for any reason there is a delay in completing our investigations, we will explain the reasons why and tell you when we hope to reach a decision. Should you remain dissatisfied or fail to receive a final answer within eight weeks from us receiving your complaint, you may have the right to refer your complaint to an independent authority. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk.

Please note that if you wish to refer this matter to the FOS, you must do so within six months of our final decision. You must have completed the above procedure before the FOS will consider your case. Your legal rights are not affected.

Financial Services Compensation Scheme (FSCS)

A to Z Cover Limited is covered by the Financial Services Compensation Scheme (FSCS) meaning you may be entitled to compensation from the scheme if we are unable to meet our obligations to you.