



## Terms of Business Agreement

### Who are we?

Vibe 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](http://www.fca.org.uk).

### Whose product do we offer?

Vibe Insurance sells travel insurance which is underwritten by Starr International (Europe) Ltd, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 676783.

Gadget cover within policies is provided by Bastion Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority in the UK under the registration number 650727, they are underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

You can check any of the above on the Financial Services Register by visiting; [register.fca.org.uk](http://register.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

### 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, in conjunction with our third parties, do not provide advice to you when purchasing travel insurance, nor will we recommend a product to you. Once your policy has been purchased, in conjunction with our third parties, we will assist with post sales services such as issuing documentation, answering questions, helping with mid-term policy adjustments and policy renewal.

## Remuneration

We will not charge you a fee to use our services. A to Z Cover Limited will take a small percentage of the overall premium charged as our commission.

## 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.

Vibe 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:

- Are not travelling against the latest FCDO advice.
- Are in the UK at the time of purchasing the policy, the trip/s will start and end in the UK and has not already begun;
- Are permanently resident in the UK and have their main home in the UK;
- Are 18 years of age or over at the date of buying the policy;
- Have been in the UK for a minimum of 6 months in the year prior to purchasing this policy;
- Are registered with a GP in the UK;
- Are fit to travel and not travelling against the advice of a doctor, or where they would have been if they had sought their advice before beginning their trip;
- Are not travelling with the intention of receiving medical treatment;
- Have not received a terminal prognosis;
- Do not have any undiagnosed medical conditions (e.g. medical condition/s you are aware of, but for which you have not had a diagnosis).
- Are aged 79 or under at the start of the Policy Period for Annual multi-trip policies;
- Are aged 66 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 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.

## 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 – VIBE INSURANCE' in the email heading or in your letter. You must provide your full name and address, telephone number, email address (if you have one), reason for your complaint, the policy or claim number it relates to and include any additional information or documents.

If your complaint relates to a **claim**:

- Telephone: 02922 401964
- Email: [qualityassurance@imglobal.com](mailto:qualityassurance@imglobal.com)

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

If your complaint relates to the **sale of your policy**:

- Telephone: 01444 465554
- Email: [complaints@vibeinsurance.co.uk](mailto:complaints@vibeinsurance.co.uk)

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

## Our promise of service

Our full complaints process is available on our website [www.vibeinsurance.co.uk](http://www.vibeinsurance.co.uk). 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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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.