ABOUT OUR INSURANCE SERVICES

GetAwayCover

The Financial Conduct Authority (FCA)
The FCA is an independent watchdog that r egulates financial services. Use this information to decide if our services are right for you.

Who are we?
We are Getaway Cover, a trading style of Healix Insurance Services Ltd, located at Healix House, Esher Green, Esher, Surrey, KT10 8AB.
Company number 05484199.

Who do we act for?
We act as agent of the insurer in our dealings with you.

Whose products do we offer?
We provide travel insurance policies underwritten by Capacity Insights (a trading style of Healix Insurance Services Limited) and insured by Hamilton Insurance DAC.

Which service will we provide you with?
You will not receive advice or a recommendation from us about which travel insurance policy to purchase. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What will you have to pay for our services?
We charge a fee for administration services that are automatically included in the total policy cost charged to you and clearly shown at the point of insurance purchase and on your validation certificate.

Our earnings
In return for placing business with insurers, we receive a commission from them which is a percentage of the premium that you are charged. 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.

Protecting your money
Prior to your premium being forwarded to the insurer (or forwarded to you in the event of a premium refund) we hold your money as an agent of the insurer with which we arrange your insurance. Where we hold premium as the agent of the insurer it is regarded as received by the insurer.

Your duty of disclosure
You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and the statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Who regulates us?
Healix Insurance Services Ltd is regulated and authorised by the FCA (Financial Conduct Authority), registration number 437248. You can check this on the Financial Conduct Authority Register by visiting https://www.fca.org.uk

Our permitted business is arranging travel insurance policies.

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How to claim
Please refer to your policy documentation if you need to notify a claim. You should contact us or the insurer direct as soon as you become aware of any incident which could give rise to a claim. If in doubt about whom you should contact, or if you require our assistance in relation to a claim or potential claim, please contact us.

How to cancel
Please contact us immediately if you wish to cancel any policy we have arranged for you. You may have a right to cancel a policy without penalty within the first 14 days. Please refer to your policy documentation for further details. If you choose to cancel other than within an initial cancellation period, you may not receive a pro-rata refund of premium..

What to do if you have a complaint?
If you wish to register a complaint about the sale or administration of your policy, please email us at **enquiries@getawaycover.co.uk** or write to:
The Complaints Manager, Getaway Cover, Healix House, Esher Green, Esher, Surrey, KT10 8AB.

If you are not happy with our final decision on our complaint then you may be able to pass your complaint onto the Financial Ombudsman Service (FOS). The FOS is an independent organization and will review your case.

Their address is:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone : 0800 023 4607
Website www.financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme?
We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Protecting your information
We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully, which can be found on our website and contact us immediately if you have any queries.