Terms of Business

Annual multi-trip and single trip insurance
Terms of Insurance Business

starttravel.co.uk is a trading style of Call Assist Ltd. This insurance is underwritten and administered by ETI International Travel Protection, the UK Branch of Europaische Reiseversicherung A.G. Munich Germany, T/A ERV, Companies House Registration No. FC25660 and Branch Registration BR007939, the UK Branch Office referred to above has the registered address: Level 3 Plantation Place, 30 Fenchurch Street, London EC3M 3AJ and trading address Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, England (hereinafter called “The Insurer”)

Who regulates us?
starttravel.co.uk is administered by Call Assist Ltd. Call Assist is authorised and regulated by the Financial Conduct Authority, Firm Registration Number 304838. Registered address: Axis Court, North Station Road, Colchester, Essex CO1 1UX. Registered in England and Wales. Registered number: 03668383.

ERV is authorised by the Bundesanstalt fur Finanzdienstleistungsaufsicht (BAFIN-www.bafin.de), and the Prudential Regulation Authority (PRA), and subject to limited regulation by the Financial Conduct Authority (FCA) and the PRA. Details of the extent of regulation by the PRA, and the FCA, are available on request. The PRA, and FCA registration number is 220041, and is included, together with details of other regulated companies, on the FCA's website, at www.fca.org.uk/register, or you can telephone them on 0800011 6768 (Freephone).

Our products
starttravel.co.uk offer a range of Travel Insurance products, direct to the public, but only to persons based in the United Kingdom, the Channel Islands, and the Isle of Man.

Full product documentation will be provided for each Quotation given, and for each Policy purchased, but a copy of all documentation is always available on request. It is very important that you always check the documentation to ensure that all details are correct, and, if this is not the case, you should contact starttravel.co.uk immediately.

Your duty to disclose information
It is your responsibility to provide complete, and accurate, information to starttravel.co.uk and ERV not only when you ask for a Quotation, or purchase your Policy, but through the life of your Policy, and when your insurance is renewed. Failure to do so, in response to our questions, or knowingly to make any false statements, or declaration, could invalidate your insurance, and could mean that part, or all, of a claim may not be paid.

Purchase and payment terms
Quotations are valid for 30 days. If you decide to purchase the insurance, based on the Quotation, you will be asked to confirm that the information that you have provided, and on which the Quotation was based, is correct.

Your insurance is invalid until we confirm that we have accepted your payment, which is payable on, or before the Start Date of your Policy, or, in the case of renewals, any Renewal Date. If you have purchased an Annual multi-trip policy you will be invited for renewal approximately one month prior to the expiry of your current policy. If any of the general details of your current Policy changes, you will be notified prior to renewal.

You will only pay the premium, and Insurance Premium Tax relating to your Policy. We do not charge you separately for the provision of the services.

Your right to cancel
You have the right to cancel your Policy within 14 days of the date of issue, or receipt of the Policy documentation, whichever is later (known as “the cooling-off period”). If you do cancel, provided that you have not taken a trip to which the insurance applies, and that you have not made, or do not intend to make a claim, under the Policy, you will be refunded any premium that you have paid.

Notice of cancellation may be made by telephone, or in writing, and the cancellation will take effect on the date notification was received or on the date specified in the notice, whichever is the later. If the notice of cancellation is outside “the 14 day cooling-off period”, no premium will be refunded, although discretion might be exercised in exceptional circumstances.

Cancellation by us
We may give 7 days notice of cancellation of your Policy, by Recorded Delivery letter to you at your last known address.

Fraud prevention
In order to detect, and prevent fraud, ERV may, at any time, share information about you with other organisations, and public organisations, including the Police. This will include, but is not restricted to, checking, and filing your details with fraud prevention agencies, and databases. In particular, if you give starttravel.co.uk or ERV false, or inaccurate, information, and we suspect fraud, we will record this, and will share that information with other insurance companies, either directly, or through a number of insurance databases. We will also give your information to a regulatory organisation if they make an official request.

Claims
Your Policy documentation will give you details of whom to contact in order to seek emergency medical assistance, and/or make a claim. You must notify ERV of a claim, or of circumstances which may give rise to a claim, as soon as possible, and no later than 30 days after the incident.

If, whilst abroad, you require emergency in-patient medical treatment and/or require repatriation assistance, or need to curtail your trip, you must contact the 24 Hour Emergency Assistance Service detailed in your Policy for prior authorisation. If you fail to do so, ERV may not pay your claim.
Confidentiality and data protection

Consent
When you bought your policy you gave explicit consent for your personal data, and that of others insured under your policy, to be collected and processed by ERV in accordance with this Data Protection Notice.

How ERV use your personal data
ERV use your personal data for the purposes of providing you with insurance, handling claims and providing other services under your policy and any other related purposes (this may include underwriting decisions made via automated means). ERV also use your personal data to offer renewal of your policy, research or statistical purposes and to provide you with information, products or services that you request from them or which they feel may interest you. They will also use your personal data to safeguard against fraud and money laundering and to meet their general legal or regulatory obligations.

ERV collect and process your personal data in line with the General Data Protection Regulation and all other applicable data protection legislation. The Data Controller of the arrangement and processing of this Policy and the handling of claims under it, is ERV.

Special categories of personal data
Some of the personal data you provide to ERV may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by them for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for ERV to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing your personal data
ERV will keep any information you have provided confidential. However, you agree that ERV may share this information with other companies within the ERV Group and with third parties who perform services on their behalf in administering your policy, handling claims and in providing other services under your Policy. Please see the ERV Privacy Statement for more details about how they will use your information.

ERV will also share your information if:
- they are authorised to do so by you;
- they are required to do so by law; or
- they need to share this information to prevent fraud.

ERV may transfer your personal data outside of the European Economic Area (EEA). Where they transfer your personal data outside of the EEA, they will ensure that it is treated securely and in accordance with all applicable data protection legislation.

Your rights
You have the right to ask ERV not to process your personal data for marketing purposes, to see a copy of the personal information they hold about you, to have your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask them to provide a copy of your personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether ERV hold your personal data on paper or in electronic form.

Retention of your personal data
Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or ERV’s business relationship with you, unless they are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further information
Any queries relating to how we process your personal data or requests relating to your personal data rights should be directed to:

Data Protection Officer, ERV, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom
Email: dataprotectionofficer@erv.co.uk
Phone: +44 (0) 1403 249 303

How starttravel.co.uk use your personal data
For the purpose of the data protection legislation, we are the Data Controller of your personal data collected and processed in the course of you subscribing to our newsletter from the starttravel.co.uk direct website. This means that we are responsible for deciding how we use this set of your personal information.

We have a dedicated Data Protection Officer. Should you wish to exercise any of your rights relating to your personal data held by us under the data protection legislation, please direct your enquiry to the Data Protection Officer, starttravel.co.uk c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or email DPO@call-assist.co.uk.
Complaints
If, for any reason, you wish to complain about your insurance policy, or the service provided, please write to Customer Services at starttravel.co.uk, Axis Court, North Station Road, Colchester, Essex CO1 1UX. Email: enquiries@starttravel.co.uk

If your complaint is about your claim, please write to the Managing Director, ERV, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, or email contact@erv.co.uk quoting your claim reference.

If your complaint is not resolved to your satisfaction, you have the right to refer it to The Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange, London E14 9SR. Please note, however, that the FOS will not normally review your complaint until such time as ERV have made their final decision, so please give ERV the opportunity to handle your complaint before referring it to the FOS.

Financial Services Compensation Scheme (FSCS)
ERV are covered by the FSCS, and you may be entitled to compensation from the scheme if ERV cannot meet their obligations. Further information is available from the FSCS at www.fscs.org.uk, or by telephoning 0800 678 1100

Acceptance and amendments
These Terms of Business supersede all proposals, prior discussions, and representations (whether oral or written) between ERV and you relating to the arranging and administration of your insurance policy. These Terms of Business constitute an offer by ERV to arrange and administer your insurance, and by arranging, or renewing, your Policy, you are deemed to accept ERV’s offer to act on the basis of these Terms of Business, unless you notify ERV otherwise.

No amendment, or variation, of these Terms of Business, requested by you, will be valid until agreed to by ERV in writing. ERV reserve the right to amend these Terms of Business at any time by giving you not less than 7 days notice.

Governing law
These Terms of Business are governed by the Law of England and Wales. In relation to any legal action, or proceedings, arising out of, or in connection with, these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English Courts.