



**OK To Travel Limited**  
 58 Market Square  
 St Neots  
 Cambridgeshire  
 PE19 2AA



## About Our Insurance Services

<b>1. The Financial Conduct Authority (FCA)</b>
The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.
<b>2. Whose products do we offer?</b>
<input type="checkbox"/> We offer products from a range of insurers for travel and life insurance. <input checked="" type="checkbox"/> We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from. <input type="checkbox"/> We only offer products from a single insurer.
<b>3. Which service will we provide you with?</b>
<input type="checkbox"/> We will provide certain information that will help you make an informed decision after we have assessed your needs. <input checked="" type="checkbox"/> You will not receive advice or a recommendation from us. We may ask some questions to narrow down a selection of products that we will provide details on. You will then need to make you own choice about how to proceed.
<b>4. What will you have to pay us for this service?</b>
<input type="checkbox"/> A fee <input checked="" type="checkbox"/> No fee
<b>5. Who regulates us?</b>
<p>OK To Travel Ltd is an Appointed Representative of Freedom Insurance Services Ltd, which is authorised and regulated by the Financial Conduct Authority. Our permitted business is the mediation of travel and life insurance.</p> <p>You can check this on the FCA's Register by visiting the FCA's website at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.</p>
<b>6. What to do if you have a complaint</b>
<ul style="list-style-type: none"> <li>• If <b>YOUR</b> query is regarding the selling of <b>YOUR</b> policy: Please contact June Green on 01223 785561 or write to: OK To Travel Limited. 58 Market Square, St Neots, Cambridgeshire. PE19 2AA.</li> <li>• If <b>YOUR</b> query is regarding policy cover, claims service or the emergency assistance service please contact Customer Services Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Telephone 0203 829 6761.</li> <li>• If <b>YOU</b> remain dissatisfied with the outcome and <b>YOU</b> do wish to complain please forward details of <b>YOUR</b> complaint in the first instance, as follows:           Ask the Financial Ombudsman Service (FOS) to review <b>YOUR</b> case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 from a mobile or 0800 023 4567 from a landline. Further information can be found at their website <a href="http://www.fos.org.uk">www.fos.org.uk</a>. FOS can only consider complaints after <b>YOU</b> have received a final response from <b>US</b>. <b>YOU</b> are also able to use the EC On-line Dispute Resolution (ODR) platform at <a href="http://ec.europa.eu/consumers/odr">http://ec.europa.eu/consumers/odr</a> who will notify FOS on your behalf.</li> </ul>
<b>7. Are we covered by the Financial Services Compensation Scheme (FSCS)?</b>
Through Freedom Insurance Services Ltd, 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 mediation and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.



## OK TO TRAVEL INSURANCE

### TERMS OF BUSINESS

#### OUR SERVICE

OK To Travel Ltd is an appointed representative of Freedom Insurance Services Limited. Our services include: informing you of policy benefits, terms and conditions, arranging your insurance cover with insurers and helping you with any ongoing changes you have to make.

If we cannot provide you with the appropriate insurance we may, to assist you, be able to suggest alternative suppliers. In doing so, we make no endorsement or recommendation about any services or products which they may subsequently offer.

#### CONFIDENTIAL INFORMATION

We are a data controller and our data protection officer is Thomas Giffin. We will treat your personal information confidentially. We will collect data, which will include personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer your insurance. Data collected by us is contractual, and for the legitimate business interest of effecting a contract of insurance and we will be unable to offer any quotation for insurance if you refuse to provide certain personal data where these would affect the provision of cover and/or performance of insurance contracts. Your information will be shared with insurers, which could include reputable providers in other countries, to enable them to provide accurate terms and they will also obtain data about you and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CLUE) as well as publicly available websites and credit referencing agencies. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by our regulatory requirements. Information about you and your insurances will be held while you are a client and for six years after expiry of your policies. Under the Data Protection Act 1998 (and from the 25 May 2018, The General Data Protection Regulation (GDPR)) data subjects have the right to see personal information about them that we hold. Please write to our data protection officer at our usual office address.

#### YOUR DUTY TO PROVIDE ACCURATE INFORMATION

It is your responsibility to provide complete and accurate information when you take out your insurance policy, and throughout the life of your policy. It is important that

you ensure that all statements you make are full and accurate. Your policy could be invalid if you provide us with incorrect or inaccurate information.

## CHARGES

The information provided to you is free of charge. We work on a commission payable to us by the Insurers with whom cover has been arranged. We do not make any additional handling charges.

## PAYMENTS

We normally accept payment by most credit and debit cards or by cheque, there may be a charge to use some cards.

## DOCUMENTATION

We will normally forward your policy documentation to you on the day of purchase. If this is not possible for any reason we will endeavour to ensure any delay does not exceed 24 hours.