

# Terms of Business



## Who regulates us?

starttravel.co.uk is a trading style of Call Assist Ltd and is arranged and administered by Taurus Insurance Services Limited, [www.taurus.gi](http://www.taurus.gi).

Call Assist Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number 304838.

Taurus Insurance Services Limited is an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permissions Number 5566 and authorised to passport general insurance intermediary services into the UK and registered with the Financial Conduct Authority in the UK under firm reference number 444830.

You can check these details on the FCA's register by visiting [register.fca.org.uk](http://register.fca.org.uk) or by contacting the FCA on 0800 111 6768. The FCA is the independent watchdog that regulates financial services.

## Whose product do we offer?

Taurus Insurance Services Limited is an insurance intermediary providing a non-advised service who act for and on behalf of the insurer. The total premium you pay includes a commission for Call Assist Ltd and Taurus Insurance Services Limited who sell and administer your policy. This is a percentage added to the base premium provided by the Insurer.

Taurus Insurance Services Limited uses Great Lakes Insurance UK Limited to underwrite starttravel.co.uk. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with registered company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, EC3M 5BN, United Kingdom. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, firm reference number 955859, and the Prudential Regulation Authority. Legal Expenses are underwritten by DAS Legal Expenses Insurance Company Limited, registered company number 00103274 and whose registered office address is DAS Parc, 4A Greenway, Bedwas House Industrial Estate, Bedwas, Caerphilly, CF83 8DW, United Kingdom, and registered with the Financial Conduct Authority in the UK under firm reference number 202106. You can check this 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.

## Important Information

### Demands and needs

starttravel.co.uk does not offer advice or recommend insurance. You should decide, before purchasing, whether the terms of this insurance policy meet your demands and needs for travel insurance.

This insurance has been specifically designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

### Key terms and conditions

To be entitled to cover under this insurance you must be:

- in the United Kingdom when the Policy is purchased (except when You renew an existing Annual multi-trip policy); and
- aged 65 or under at the start of the Policy Period for Backpacker policies;
- aged 80 or under at the start of the Policy Period for Annual multi-trip policies; and
- resident in the United Kingdom, meaning that You:
  - have an address in the United Kingdom; and
  - have lived in the United Kingdom for at least 6 of the last 12 months; and

- are registered with a General Practitioner in the United Kingdom.

## Cancelling or amending your policy

You may cancel the insurance within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required, please contact us via email or by phone. If you have not started a trip or made or intend to make a claim, you will receive a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to your policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days notice. If this happens we will refund the premium you have paid for the rest of the insurance period. Note once your policy has been cancelled your cover will end and you will not be able to make a claim.

## How to make a claim

Should you wish to make a claim under your insurance, check your travel insurance certificate and schedule to see whether you have the appropriate cover. You may be asked to provide additional information to substantiate your claim. All claims evidence must be supplied at your own expense in its original form. You can find full details of how to claim in your policy documentation.

## What to do if you have a complaint

We demand high standards at starttravel.co.uk and we always strive to meet our customers' expectations. Sometimes things can go wrong and if that ever happens you can make a complaint. Make sure you write 'Complaint' in the email heading or in your letter. Please always give your full name and address, policy number and include any additional information or documents.

### **If your complaint relates to the sale of your policy, please contact:**

The Customer Relations Team, Taurus Insurance Services, Suite 2209-2217 Eurotowers, Europort Road, GX11 1AA, Gibraltar.

Email: [complaints@start-travel.uk](mailto:complaints@start-travel.uk)

Tel: 0333 320 1240

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

#### **For complaints relating to claims under Sections 1-7, 9-13 and 17-23**

In the first instance, please contact: The Managing Director, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, United Kingdom

Email: [contact@ergo-travel.co.uk](mailto:contact@ergo-travel.co.uk)

Web: [www.ergotravelinsurance.co.uk](http://www.ergotravelinsurance.co.uk)

#### **For complaints relating to claims under Section 8: Gadget**

In the first instance, please contact: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, GX11 1AA, Gibraltar

Email: [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi)

Tel: 0333 320 1240

#### **For complaints relating to claims under Section 14 : Legal costs and expenses**

In the first instance please contact: Customer Relations Department, DAS Legal Expenses Insurance Company Limited, Das Parc, Greenway Court, Bedwas, Caerphilly, CF38 8DW, United Kingdom

Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Tel: 0344 893 9013

## Our promise of service

We will aim to provide you with a full response within eight weeks of the date we receive your complaint and our response will be our final decision based on the evidence presented.

If for any reason there is a delay in completing our investigations, we will explain why and tell you when we hope to reach a decision.

In any event, 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 for consideration. That authority is the Financial Ombudsman Service (FOS) at:

Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom

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)

We are 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.