

Terms of Business

Introduction

This document sets out the terms which we agreed with our customers and contains details of our regulatory and statutory responsibilities. Please make sure you read it carefully. You should contact us as soon as possible if there is anything in this document which you do not understand or which you disagree with.

About Us

Holidayrisk is trading style of Globeshield International Ltd which is authorized and regulated by the Financial Conduct Authority (FCA) firm reference number 308028. You are able to check this information on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768 or +44 (0)207 066 1000.

Our Products & Services

We specialise in providing travel insurance for customer travelling on leisure trips. Our products contain a number of different sections offering different types of cover provided by different insurers.

Our Travel Insurance cover is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC. Healix Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Services Register Number is 437248. These details can be checked on the Financial Services Register using the information above.

We do not make any personal recommendations on the insurance products we offer.

Our Remuneration

Our remuneration is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed. We do not normally charge a fee for our services to you; however, we reserve the right to do so, and if we do choose to do this, we will clearly show these within our communications and quotation to you.

Insurance Premiums & Fees

We collect and hold money as an agent of the insurer.

When we provide you with a quotation, we will tell you about and fees which may apply in addition to the insurance premium.

Methods of Payment

We normally accept payment by credit card, debit card or cheque.

Confidentiality

All information provided to us by our customers is treated as confidential and is only used in the normal course of arranging and administering your insurance. This may mean disclosing information to our agents and service providers such as claims handlers, loss adjusters, assistance providers and approved contractors.

There are a few exceptions to this, such as when the information is requested by a court, a regulatory body or when the information is already in the public domain. We will not release any information we hold about you to any other party without your consent.

We may also use the data we hold about you to provide you with information about other products and services which we feel are appropriate. We request that you let us know if you do not want to receive this information.

Full details about how we use your personal data is available within your policy wording.

Disclosure

Before you get a quotation or a policy from us, you will be asked a series of questions which are required and relevant to our decision on whether or not to accept the risk of insurance and if so, what the terms will be. You must take reasonable care to answer the questions asked carefully and accurately as the information you provide to us will determine whether or not we can offer you a policy or continue to provide you with cover. Please be aware that if you fail to answer the questions accurately, it could limit or even invalidate your insurance cover.

It is very important that the information you give to us when getting a quote, buying a policy, completing a claim form and giving declarations to the insurer is correct. If a

policy is purchased or any forms are completed on your behalf, it is your responsibility to check that the information and answers given to questions are true, accurate and complete. We advise that you keep copies of any correspondence you send to us or direct to the insurers.

Quotations

Unless otherwise stated by us, all quotations for new insurances are valid for 30 days from the date of issue. Please note that any quotation in respect of a medical condition will only be valid for 30 days from the date of issue. Please be aware that quotations may change or be withdrawn if the information given to us changes or differs from that provided to us at the time the quotation was issued.

Changes to your Cover

We will normally deal with any requests to increase or amend your cover on the day that you request it, or on the next working day if the request comes in on a weekend or a public holiday. Sometimes changes cannot be made and processed without obtaining additional information. If additional information is required, we will contact you as quickly as possible.

We will confirm any changes to your policy, once they have been agreed, in writing. We will also advise you of any additional premium you must pay, any changes to the policy terms or premiums we must return to you.

Policy Documentation

It is our aim to produce and provide you with documentation and issue you correspondence in a clear and understandable format. If you are unsure about any of the information you have received that you let us know immediately. Our staff are always happy to clarify the cover provided and answer any questions you may have.

You should check all policy documentation to ensure that all the details are correct and that the cover provided meets your needs and requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some carry and excess. It is your responsibility to read the documents carefully. A breach of the policy conditions may result in a payment being reduced or your claim being declined entirely.

We recommend that you keep a copy of the policy documents for as long as a claim is possibly under the policy.

Cancellation Rights

If you find that the terms and conditions of the policy do not meet your requirements and you no longer wish to be covered by the policy, we will refund the total policy premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy.

No refunds will be due other than for annual multi trip policies which have not yet started or renewed. Please see the policy wording for more information.

24-Hour Emergency Medical Assistance

Assistance Services are administered by International Medical Group Ltd (IMG).

You must contact the medical emergency service once you know you will be in a medical facility for at least 24 hours.

Please call us on: +(0)1444 465579

Making a Claim

Claims Services are administered by International Medical Group Ltd (IMG).

You must assist us in providing all requested information, including completing any requested forms, or you may experience a delay in the processing of your claim.

When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, you will be responsible for supplying us with the correct bank account details and your full authority for us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by you, we shall have no further liability or responsibility in respect of such payment, and it shall be your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to us.

Travel Claims

Travel Claims can be set up online or by telephone. Please ensure that you have all relevant documents and any receipts that will be used for evidence of your claim.

Online Claims

www.imglobal.com/member/assistance/claims

Telephone Claims

01444 465581

Treating Customers Fairly

We always aim to provide our customers with the best service at all times. We do welcome any feedback from our customers to ensure we are always acting in the best possible way. If, for any reason, you find that our service is not what you expect, we would like you to tell us.

Complaints Procedure

If there is a time where you feel dissatisfied by our processes or services or we do not meet your expectations, we are committed to dealing with any complaint in a prompt and professional manner.

If you wish to make a complaint about **how your policy was sold or the medical screening service** please contact:

The Manager

Holidayrisk, Unit 1, Princes House, 9-15 High Street, Slough, SL1 1DY

complaints@holidayrisk.com

020 3859 7000

Open 9am – 5pm Weekdays

If your complaint relates to a **claim, or assistance you received whilst travelling**, please contact:

The Complaint Officer

International Medical Group, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff,

CF24 0EL

qualityassurance@imglobal.com

01444 465581

If you are still not satisfied with the outcome, you have the right to refer your complaint to the **Financial Ombudsman Service (FOS)** free of charge. Please contact:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

0800 023 4567 (Land Line)

0300 123 9123 (Mobile)

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Law & Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

You are deemed to have accepted these terms of business and give your consent for us to operate in the ways described, unless you advise us otherwise within seven days of receipt.