

## Global Travel Insurance Services Limited TERMS OF BUSINESS

### Contact Details

Amelia House, Crescent Road, WORTHING, West Sussex, BN11 1RL  
Telephone: 01903 203933 Fax: 01903 211106  
Email [enquiries@globaltravelinsurance.co.uk](mailto:enquiries@globaltravelinsurance.co.uk)  
Website: [www.globaltravelinsurance.co.uk](http://www.globaltravelinsurance.co.uk)

### Status

- We are authorized and regulated by the Financial Services Authority and our status can be checked on the FSA Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234
- We are an independent insurance intermediary whose address is as shown above. Our registered office is at 19 Farncombe Road, Worthing, BN11 2AY. Company No 3419005.
- We are authorised to deal in non-investment insurance contracts.
- We act on your behalf in arranging your insurance.
- We offer products from Insurance Companies and Undertakings that we have selected.

### Our Service

- We offer products from a single insurance undertaking dependant upon the class of insurance business being transacted. The identity of the insurance undertaking is detailed on the information enclosed.
- We may ask some questions to narrow down the selection of Insurance products that we will provide details on but you will not receive advice or recommendation from us. You will need to make your own choice about how to proceed.
- We will not charge a fee for arranging Insurance products.

### Confidentiality

- All information about you or your organisation will be treated as private and confidential.
- We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance and will not disclose any information to any other party without your consent.
- We may use information we hold about you to provide information to you about other products and services that we feel may be appropriate to you. If you do not wish your information to be used for these purposes please write to us.
- Under the Data protect Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please write to us for the attention of The Compliance Officer.

### Disclosure of Information

- It is your responsibility to provide complete and accurate information to insurers when you effect your insurance policy, throughout the life of your insurance policy, and when you renew your insurance.
- It is important that you ensure that all statements you make on proposal or application forms, claim forms and other documents are full and accurate.
- Where an insurance policy is issued to you based on information that we have provided to insurers, either verbally or in writing on your behalf, it remains your responsibility to check the documentation to ensure that it is complete and accurate.
- Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

### Awareness of Policy terms

- When a policy is issued you are strongly advised to read all documents carefully.
- Whilst we endeavour to point out any notable terms, conditions and exclusions it is your responsibility to understand and comply with any terms, conditions or exclusions contained in the policy documents.
- If you require clarification on any aspect of the documentation please contact us.
- A full copy of any insurance policy you hold with us is available on request.

### Cancellation

- If you do not want to continue with the insurance you must advise us immediately in writing and return any documentation required by insurers in your possession.
- Any refund of premium due will be forwarded to you. If you have not made any payment you will be invoiced for any charges levied by the insurer.

### Documents

- We may keep documents such as your insurance policy documents or certificate while we await payment of premiums.
- In acceptance of these Terms of Business you agree that delivery of any policy documents or certificates of insurance to us shall constitute delivery to yourself in accordance with statute law. If required we will provide details of such documents or certificates to any regulatory body or enforcement agency.

### Charges

- Our income is derived from commission paid to us by the insurance company. We will disclose full details of such commission upon request in writing to the Managing Director.
- In certain circumstances we reserve the right to make administrative charges in addition to any insurance premiums but we will provide details of such charges before they are incurred.

### Payment Methods

- Payment is due with your application to arrange the insurance policy.
- In respect of policy renewals, payment is required prior to the renewal/ expiry date. If you have not made payment by the renewal date or contacted us to make other arrangements then no cover will be in force.

### Client Money

- When we receive any monies from you or from insurers for payment to you they will be held by us on your behalf as "client money" within a statutory trust client money account.
- If we receive monies as agent of the insurer concerned we hold it on their behalf. This means that if you pay a premium to us it is treated as having been received by the insurer.
- For certain insurers and product providers we do not act as agent and in these circumstances all monies that we receive will be considered as "client money" and will be held by us in a statutory trust account operated in accordance with FSA rules.
- Under a statutory trust account, we are entitled to earn bank interest from money paid to us and held in the client money account; we will not make any advances or credit from the client money account; we will not pay an insurer a premium from the client money account until we have received it from you; we will not pay out a claim from the client money account; we may transfer money that you have paid us to another insurance intermediary. You give your consent for us to act in this manner.

### Claims

- If you need to make a claim under your policy you must notify your insurer immediately by following the procedure as stated in your insurance documents.
- For certain insurance policies we will ask you to notify your insurer direct.
- Full details of claims procedures are contained in your insurance policy documents.
- Wherever possible we will assist you with the making of a claim.
- Please note that we will not be able to assist you in the recovery of uninsured losses. This service may be provided by your insurer or from a separate service provider.
- Please note that you should not admit liability nor agree to any course of action other than emergency measures carried out to minimise the loss until you have authorisation from your insurer.
- Any correspondence received from a third party or their legal representatives regarding a claim or incident which might give rise to a claim should be passed immediately to your insurer before agreeing to or undertaking any course of action.

### Complaints

- If you are unhappy with our service in any way, please write to the managing Director or Compliance Officer setting out clearly the exact nature of your complaint.
- We will acknowledge receipt of your complaint in writing within 5 working days and give you a response to your complaint as we are able.
- If it will take more time to deal with your complaint we will advise you who is dealing with your complaint and when you can expect a full response.
- We will provide you with a full written response within 20 working days or if the complaint cannot be resolved within this timescale you will be advised accordingly and provided with an estimated timescale for a full response.
- If we do not resolve your complaint to your satisfaction within 40 working days you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a turnover of less than £1million, a charity with any annual income of less than £1million or a trustee of a trust with a net asset value of less than £1million.
- The FOS may be contacted at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800, email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Should your complaint be against your insurer and/or be in respect of a claims matter in which we are not involved, please refer to your policy documents for details of their procedure.

### Financial Services Compensation Scheme (FSCS)

- The FSCS is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for Compulsory Insurance is covered in full. Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold. Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

### Your Legal Rights

- Please note that your acceptance of these terms of Business in no way affect your normal legal rights.
- These Terms of Business are governed by and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of English Courts.

### In The Event Of Query

- If you have any query relating to these Terms of Business please contact us in writing.