

Global Travel Insurance Services Limited

TERMS OF BUSINESS

Contact Details

The Turret, 25 Farncombe Road, WORTHING, West Sussex, BN11 2AY
Telephone: 01903 235042 Fax: 01903 229389
Email enquiries@globaltravelinsurance.co.uk
Website: www.globaltravelinsurance.co.uk

Status

- Global Travel Insurance Services Ltd is 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 and regulated by the Financial Conduct Authority and our status can be checked on the FCA Register by visiting www.fca.org.uk or by contacting the FCA on 0845 606 9966. Firm Ref 305686.
- We are members of the British Insurance Brokers Association, membership number 006598
- We are authorised to deal in non-investment insurance contracts.
- We act on your behalf in arranging your insurance.
- We offer our own products which are underwritten by Insurance Companies and Undertakings that we have selected for each product or range of products.

Our Service

- We offer our products from a single insurance undertaking dependant upon the product and 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

- You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Awareness of Policy terms

- 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.
- 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, the value of which varies across our product range and is deducted by us from the amount that you pay before the balance is paid to 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.
- If a policy requires alteration of any kind and that the alteration is not a correction of our mistake, we will charge an administration fee of £10 payable before the alteration is made.
- If you cancel a policy and are entitled to a refund of premium and have paid by credit card, we will apply a charge of 5% to cover the transaction cost.

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

- We receive monies as agent of the insurer concerned and 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.
- We are entitled to earn bank interest from money paid to us; we will not pay an insurer a premium until we have received it from you; 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

- It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact us immediately at the above address or call 01903 235042.
- You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0800 0 234 567 and further information is available at <http://www.financial-ombudsman.org.uk/>.
- If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.
- We will provide a summary of our complaints handling procedures should you make a complaint which we cannot resolve informally and at any other time, upon your request.

Financial Services Compensation Scheme (FSCS)

- The FCOS 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

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.