

# Terms of Business Agreement

## About Us

Holiday Extras Cover Limited are an insurance intermediary, authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Our registered address is: Holiday Extras, Ashford Road, Newingreen, Hythe, Kent. CT21 4JF. Company number 05058680. You can check this information on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082.

We deal with a single insurer for each product in our range. The insurers we can and do place business with are: International Travel & Healthcare, ERGO TIS on behalf of Great Lakes Insurance UK Limited (GLUK), DAS Legal Expenses Insurance Company Limited ('DAS'). DAS is the underwriter and provides the legal protection insurance and legal advice helpline.

## Demands and Needs

All products we offer you are designed to meet the demands and needs of those who wish to ensure that they are financially protected against the risks associated with travelling abroad, including medical emergencies, delayed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability and loss of travel money and passport. The levels of cover may vary depending on which options you choose and where you travel to. Please refer to your travel insurance certificate for full details.

Please note that this statement does not constitute advice or a personal recommendation about the suitability of the product to meet your personal needs.

## Who We Act For

We act as the agent of the insurer in our dealings with you. We also collect and hold money as agent of the insurer

## Risk Information

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

## **Confidentiality**

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors.

With a few exceptions, for example, information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Details of how we use personal data will be provided to you separately in a privacy notice. This can be found on our website via this link <https://www.holidayextras.co.uk/privacy.html>

## **Our Remuneration and Charges**

All of our prices are inclusive of 20% Insurance Premium Tax and also include the commission we will be paid by the insurer as a percentage of the premium. We do not charge any fees in addition to the premium.

## **Making 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.

## **Complaints**

If you wish to register a complaint or request a copy of our complaints procedures please contact us: For complaints regarding the sale of your policy or the service provided by Holiday Extras: Write to: Insurance Customer Support, Holiday Extras, Ashford Road, Newingreen, Hythe, Kent CT21 4JF Phone: 01303 815 318 Email: [insurancecustomerteam@holidayextras.com](mailto:insurancecustomerteam@holidayextras.com)

For a complaint relating to the handling of a claim please refer to your policy wording for your insurer contact information.

## **Changes To Your Cover**

We will normally deal with any requests to increase or amend cover on the day your instructions are received, or the next working day if a weekend or public holiday. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible. We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you.

## **Cancelling Or Amending Your Policy**

Please tell Us immediately if Your Policy does not meet Your requirements. If You cancel within 14 days of the receipt of Your documentation and You have not started a trip or made or intend to make a claim, We will give You 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 in writing. If this happens We will refund the premium You have paid for the rest of the Policy Period.

Once Your Policy has been cancelled Your cover will end and You will not be able to make a claim.

## **Financial Services Compensation Scheme**

You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet their obligations. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by calling 0800 678 1100 or 020 7741 4100.

## **Law and Jurisdiction**

This Agreement 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 this Agreement we both irrevocably submit to the exclusive jurisdiction of the English courts.

YOU ARE DEEMED TO HAVE ACCEPTED THIS AGREEMENT AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN SEVEN DAYS OF RECEIPT.