

TRAVEL INSURANCE POLICY...

PO Box 1368, Bedford, MK42 5AD Tel: 01234 716 001 Fax: 01234 314 222 sales@insureyourtrip.co.uk www.insureyourtrip.co.uk

TERMS OF BUSINESS

Who Regulates Us?

Insure Your Trip is a brand of Holiday Choice Ltd. Holiday Choice is authorised and regulated by the Financial Services Authority (FSA). Our Registration Number is: 309128. Our permitted business is arranging general insurance contracts. Our Company Registration Number is: 3757883.

The above information is available to check on the FSA's Register by visiting the FSA's website: www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

Travel insurance is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority.

Groupama Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the Scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 90% of the claim without any upper limit (until 31 December 2009, cover is provided for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit).

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN

Telephone Number: 020 7892 7300.

Our Products

Insure Your Trip (a brand of Holiday Choice Ltd) is an independent company and is not owned by an insurance company or underwriters. We are responsible for arranging your travel insurance policy. But because we place our insurance with one insurer, we will not give you advice on the policies or cover offered by other companies. After assessing your insurance requirements we will advise you regarding the cover provided under our policy arranged with that insurer and the options available to you. This will allow you to decide whether to purchase your travel or continental motoring insurance from us.

We have selected the insurer we use after scrutiny of main insurers operating in the UK and their products. We are confident that Groupama offers the best balance between cover and price together with high quality service and the security provided by a major insurer.

Terms Of Payment

When you propose insurance based on our quotation, you are not insured until you receive confirmation from us that we have accepted your payment and proposal. The decision whether to offer and/or accept your proposal of insurance is at our discretion.

In absence of any alternative terms which we agree with you in writing, we require full payment in cleared funds of the premium on or before the inception date of the Policy for in the case of renewals, any renewal date.

Cooling Off Period

On receipt of your payment we will use reasonable endeavours to send you your Policy Letter of Confirmation and Policy Wording within 3 working days. If you decide that you do not wish to accept the policy, notify us within 14 days of the issue date of your policy and provided you have not taken a trip to which the insurance applies and you have not made a claim, we will refund the premium paid by you.

Copy Policy Documentation

A copy of our Policy Wording is available on the website.

Disclosure Of Material Information

Failure to disclose all material information or any subsequent change in the information advised (i.e. information likely to influence the assessment of the risk) could invalidate the policy. If you are in doubt whether any information is material you should contact the Insure Your Trip helpline on 01234 716 001.

You must disclose to us, before the policy is concluded, any fact or circumstance which is known to you (or which you ought to be known to you) which is material to the risk. A fact

or circumstance is material if it would influence the judgment of a prudent insurer in fixing the premium or determining whether we would take the risk. Should you not act with good faith or fail to disclose any material fact or circumstance to us, we may void the policy.

Information Relating To Annual Multi-Trip Policies

In respect of Annual Multi-Trip cover, the maximum duration of any one trip is 31 days, but can be extended to a maximum of 60 days any one trip on payment of an additional premium (winter sports cover is limited to 17 days per policy year, and only applies if an additional premium has been paid). Your Annual Multi-Trip policy will not be automatically renewed. We will use reasonable endeavours to notify you no later than 21 days prior to the renewal date.

How We Hold Premiums

We have agreed that premiums that we receive from you that are payable to the underwriters are held by us as agents on behalf of the underwriter. We do not hold monies as agent on your behalf.

Claims

Your Policy Wording will give you details of whom to contact in order to make a claim. If this information is not provided, or you require assistance, please contact the Insure Your Trip helpline on 01234 716 001. We will then advise you as to what action is required and by whom. You must notify us as soon as possible of a claim or circumstances which may give rise to a claim.

Confidentiality And Data Protection

In order to provide you with our policies or services, we need to obtain sensitive personal information and other personal information about you and others who may be party to the continental motoring policy. We will only use this sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about the other people with their express agreement.

We will however use and disclose the personal information we have about you in the course of arranging, placing, and administering your insurance policy. This may involve passing information about you to underwriters, claims handlers, risk management assessors and uninsured loss recovery agencies involved in your insurance policy.

Complaints

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, you should write initially to:

Managing Director, Insure Your Trip,
PO Box 1368, Bedford MK42 5AD

If you wish to refer the matter further, you should write to:

The Managing Director, Optimum Underwriting Limited
PO Box 337, Dorking, Surrey RH4 3YN

If your complaint is not dealt with to your satisfaction by either of the Managing Directors as stated above, you should then write to:

The Chief Executive, Groupama Insurance Company Limited
24-26 Minories, London EC3N 1DD

If you are still not satisfied you have the right to refer any dispute to:

The Financial Ombudsman Service, South Quay Plaza
183 Marsh Wall, London E14 9SR

No Waiver And Amendments

A failure at any time by us to enforce any right or obligation shall not be deemed to be a continuing waiver of such right or by obligation. No amendment or variation of these Terms of Business requested by you shall be valid unless confirmed in writing by our duly authorised officer or employee. We reserve the right to amend these Terms of Business at any time (including for the avoidance of doubt during the term of your insurance) by giving you not less than 7 days notice. We may freely assign or delegate all or any part of these Terms of Business or the services to any third party.