

## Worldwide Travel Insurance Services Limited Terms of General Insurance Business

Worldwide Travel Insurance Services Ltd., Business Centre, 1-7 Commercial Road, Paddock Wood, Tonbridge, TN12 6YT, is authorised and regulated by the Financial Services Authority (FSA), number 307592. We trade under Worldwide Travel Insurance, Leading Edge Travel Insurance, Snowcover and A1 Travel Insurance. This information can be checked on the FSA's Register by visiting the website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

We offer Travel Insurance, Car Recovery & Breakdown, Computer cover, SLI/LDW, Pet Insurance, Private Medical Insurance & Household cover, but do not give advice. We select products from a limited number of insurers though we are not contractually obliged to use them exclusively. A list of insurers can be supplied on request.

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed. Failure to disclose material information, including but not limited to Medical conditions, may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid. Please note that Multi-Trip annual policies require you to inform us of any material information arising during the period of insurance as this might affect your cover.

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where law requires us. As part of the FSA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to other insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Company Secretary at the above address.

Policies of a duration longer than a month, including any cancellation period from the date the policy was arranged, have a 14-day cooling-off period to return the policy to us for a full refund; however if you have already travelled we reserve the right to charge you for the insurance services provided. Policies of a duration less than a month, including any cancellation period from when the policy was arranged, do not have a cooling-off period and any refund is at the underwriters discretion.

For policy alterations, if outside of the initial cooling-off period and for any additional posted copies of your policy, requested by you, an administration fee of £5.00 applies.

It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service or you would like a copy of our summary of 'how we deal with complaints' you should contact Customer Services in the first instance by email at [customerservices@worldwideinsure.com](mailto:customerservices@worldwideinsure.com), or telephone on 01892-839500 or by post. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available from the FOS at: <http://www.fos.org.uk/>

Please note that prior to your premium being forwarded to the insurer and for your protection, we will hold your money as an agent of the insurer.

We have Professional Indemnity insurance with cover equal to at least the minimum required by the FSA and the EU Insurance Mediation Directive.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The scheme covers 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk/>