

TERMS OF BUSINESS



Travellers Protection Services Limited
1 Prince of Wales Road
Norwich NR1 1AW

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers
Ask us for a list of insurers we offer insurance from.

We only offer products from a single insurer.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

A fee

No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Travellers Protection Services Ltd, 1 Prince of Wales Road, Norwich NR1 1AW is authorised and regulated by the Financial Services Authority. Our FSA Register number is 311788.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing Write to Travellers Protection Services Ltd, 1 Prince of Wales Road, Norwich NR1 1AW

... by phone Telephone 0870 7744176

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at 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.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme. 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7301 or by visiting www.fscs.org.uk/.

8.	Your duty of disclosure
<p>Your insurance is based upon the information provided to the Us and You must ensure that all such information is complete and accurate, and that any facts that may influence the Our decision to accept the policy and what terms are applied must be disclosed.</p> <p><i>Failure to disclose material information may invalidate Your insurance and could mean that part, or all, of a claim may not be paid.</i></p>	
9.	How to cancel
<p>We hope You are happy with the cover this policy provides. However, You have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee". If You cancel You will receive a pro rata refund of premium. We are also entitled to make an administrative charge. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.</p> <p>If You wish to cancel outside this period You may not receive a pro rata refund of premium. We may also keep an amount that reflects the administrative costs of arranging and cancelling the policy.</p> <p>Please note that this right does not apply if Your policy is a short term insurance of less than one month in duration.</p>	
10.	Protecting your information
<p>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 or with Your consent in relation to administering Your insurance, and except where law requires us. The FSA may ask Us to provide it with access to Our customer records in order that it may carry out a review of Our activities.</p> <p>Some or all of the information You supply to Us in connection with Your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which 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 our Managing Director at:</p> <p>The Managing Director, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW</p>	
11.	How to claim
<p>Please refer to Your policy document if You need to notify a claim. Please telephone us on 08707 744199 as soon as possible to tell us about it.</p>	
12.	Protecting your money
<p>Prior to Your premium being forwarded to the insurer, and for Your protection, we either hold Your money as an agent of the insurer (in which case Your policy is treated as being paid for), or we hold it in a client bank account on trust for You. We may extend credit to other customers from this account and we may need to transfer Your money to another intermediary in some cases. However Your money will be protected at all times because of the requirements of FSA rules. We also reserve the right to retain interest earned on this account.</p> <p><i>By accepting this Terms of Insurance Business document, You are giving Your consent for us to operate in this way.</i></p>	