

## TERMS OF BUSINESS - ABOUT OUR INSURANCE SERVICES

### About Co-op Travel Insurance

Co-op Travel Insurance is arranged by IES Limited, an insurance intermediary, which is registered in Gibraltar company number 117274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 1AA. IES Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283. Co-op Travel insurance is administered by Insure & Go Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, firm reference number 309572.

### Important Information

In seeking insurance through Co-op Travel Insurance, you agree to the Terms of Business.

You must provide us with complete and accurate information when arranging your insurance and during the term of your policy. Please make sure you are able to declare honestly and accurately for yourself and any other travellers on the policy you are declaring for.

When you receive your documents, it is essential for you to carefully check all the details and contact us immediately if any amendments are necessary. If you make an inaccurate declaration, your policy may be cancelled or treated as if it never existed, or your claim may be rejected or not paid in full.

### About Our Service

You will not receive advice or recommendations from us. We will ask you necessary questions during the quote process in order to refine the product(s) that we will provide details on.

You will need to make your own informed choice about which policies are best suited to your needs.

In arranging your insurance, we act on your behalf. For collection of premiums, we act as agents for the insurers. This means that premiums are treated as being received by the insurers when they are received into our bank account, and premium refunds will be treated as received by you when they are actually paid over to you.

## About Our Products

We only offer cover from a single insurer Zurich Insurance Company Ltd. On selected policies, we can also offer a number of additional covers, including:

- **ZERO EXCESS**
- **DOUBLE EXCESS**
- **GADGETS AND VALUABLES EXTENSION**
- **GOLF COVER**
- **NATURAL DISASTER COVER**
- **WINTER SPORTS**
- **EXTREME SPORTS & ACTIVITIES**
- **CAR HIRE EXCESS WAIVER**
- **CRUISE COVER**

## Remuneration and Administration Charges

- We do not charge a fee for arranging your insurance. We are paid commission from the insurer for the arrangement, service and renewal of the insurance policy on your behalf. This is a percentage of your total annual premium.
- We charge a fee of £15.00 for any mid-term adjustment on your policy in addition to any additional premium you may need to pay.

## Method of Payment

You can pay for your insurance in full by credit or debit card.

## Your Right to Cancel

If you wish to cancel your cover, you may do so at any time. We can offer you a full refund of your premium if you decide to cancel within 14 days of receipt of your policy documents. Refunds will be processed within 30 days. If you have already travelled or claimed within this 14-day cooling-off period, you may not qualify for a premium refund.

## Claims

Co-op Travel Insurance is not the insurer and we do not administer, process or make decisions on claims or assistance for your insurer. If you need to make a claim on your policy, you should contact the insurer in accordance with the guidance given in your policy wording. If you are abroad and require emergency assistance, you should not take any action until you have spoken to your insurer.




## Annual Multi-trip Renewal

To ensure you have continuous cover, we will automatically renew your policy when it is due to expire unless you have asked us not to. We will send you a reminder and your renewal invitation at least 4 weeks before your policy is due to expire and will take payment using the card that you provided when you bought the policy. If we are not able to automatically renew your policy we will contact you at least 21 days before the expiry date.

You can cancel the auto-renewal at any time before your renewal date by phoning us on 0330 400 1513 or emailing us at [customer.services@travel.co-opinsurance.co.uk](mailto:customer.services@travel.co-opinsurance.co.uk)

## Making a Complaint

If you wish to register a complaint, please contact our Customer Care Team:

 <p><b>In writing</b></p> <p>The Customer Relations Manager, Co-op Travel Insurance, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY</p>	 <p><b>By phone</b> 0330 400 1512</p>	 <p><b>By email</b> <a href="mailto:complaint.services@travelinsurance.co-op.com">complaint.services@travelinsurance.co-op.com</a></p>
---	--	---

We will always try and resolve your complaint within three working days, but if not, we will continue with our investigations and advise you of our final outcome. Under FCA guidelines, we have up to 8 weeks from receipt of your complaint to issue a final response, but we endeavour to issue the final response within 2 weeks.

If you are not satisfied with our decision or the way we have handled your complaint, you have six months to refer the matter to the Financial Ombudsman Service:

### The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Tel: 0300 123 9 123 or 0800 023 4 567

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Thank you for using Co-op Travel Insurance. We hope that you are satisfied with the service that has been provided.