

TERMS OF BUSINESS AGREEMENT

Thank you for choosing CoverForYou. Your policy is sold and administered by CoverForYou (a trading name of Cover For You Insurance Group Limited) an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Permission Number 5570 and Bastion Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority.

Please read this document, together with your Travel Insurance policy wording, policy certificate and medical certificate as they form the basis of a contract between you, the policyholder, CoverForYou and Bastion Insurance Services – the administrator and Collinson Insurance, the underwriter of CoverForYou Travel Insurance.

This document contains important information.

ABOUT COVERFORYOU

This policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

ABOUT OUR SERVICE

We have not provided you with a personal recommendation as to whether this product is suitable for your needs so you must decide yourself whether it is or not. You have made a decision based on the information made available to you.

WHAT YOU WILL HAVE TO PAY FOR THE SERVICES

CoverForYou will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

No fees are applicable to any policy, we are remunerated by way of a commission paid by the underwriter and that remuneration is included in the insurance premium.

SPECIFIC REQUIREMENTS WHEN BUYING A COVERFORYOU GADGET INSURANCE POLICY

- » This policy meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage and break-down, and for mobiles phones, tablets, laptops and smartwatches, accidental loss.

MAKING CHANGES TO YOUR COVERFORYOU GADGET INSURANCE POLICY

- » If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre.

HOW YOUR MONEY WILL BE HELD PRIOR TO TRANSMISSION TO THE UNDERWRITER

- » All money received by CoverForYou for insurance premiums is held on behalf of Collinson Insurance so that you have no risk in the event of CoverForYou's insolvency. No interest will be paid to you.
- » If payment is initially made to CoverForYou by debit or credit card, and you are due a refund, any refund will be made to the same card. If CoverForYou is unable to refund to the same card for any reason, an alternative refund method will be agreed.

THE COMPLAINTS PROCESS

You have the right to expect the best possible service and support. If CoverForYou or Collinson Insurance have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows

If your complaint is about the sale of your policy;

Write to us: CoverForYou Insurance
Suite 5, Floor 3,
Kings Court,
London Road,
Stevenage,
SG1 2NG

Phone us: 0207 1830885

If your complaint is about a claim on your policy:

Write to us: Claims Administrators
The Oxford Claims Company,
Temple Court Mews,
109 Oxford Road, Oxford,
OX24 2ER

Email us: complaints@theoxfordclaimsccompany.co.uk

Phone us: 01865 745566

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

IPA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([fscs.org.uk](https://www.fscs.org.uk)) or call them on 0207 741 4100.