

TERMS OF BUSINESS AGREEMENT

Thank you for choosing Insure & Escape. Your policy is sold and administered by Insure & Escape (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. 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, and Insure & Escape – the administrator and Inter Partner Assistance S.A. (UK branch) (IPA), the underwriter of Insure & Escape Travel Insurance.

This document contains important information.

ABOUT INSURE & ESCAPE

Sections 1-8 of this policy are underwritten by Inter Partner Assistance S.A who are authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. (UK branch) office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Section 9 of this policy is underwritten by Collinson Insurance. 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.

ABOUT OUR SERVICE

You will not receive advice or a recommendation from us. We may ask some questions so we can tailor the selection of products that we provide for you. You will then need to make your own decision about which product you choose.

WHAT YOU WILL HAVE TO PAY FOR THE SERVICES

Insure & Escape 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.

ABOUT THE PRODUCTS

Trip Cover	Optional Sections
Single and Annual Multi Trip Travel Insurance	Gadget Extension Sports & Activities Extensions Winter Sports Cruise

SPECIFIC REQUIREMENTS WHEN BUYING A INSURE & ESCAPE TRAVEL INSURANCE POLICY

- » Insure & Escape Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

MAKING CHANGES TO YOUR INSURE & ESCAPE TRAVEL 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 Insure & Escape for insurance premiums is held on behalf of IPA so that you have no risk in the event of Insure & Escape's insolvency. No interest will be paid to you.
- » If payment is initially made to Insure & Escape by debit or credit card, and you are due a refund, any refund will be made to the same card. If Insure & Escape 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 Insure & Escape or IPA 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: Insure & Escape 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: Complaints Team,
AXA Partners,
The Quadrangle,
106-118 Station Road,
Redhill RH1 1PR

Email us: claimcomplaints@axa-assistance.co.uk

Phone us: 0330 678 3440

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) or call them on 0800 678 1100.