

Terms of Insurance Business



ERGO Travel Insurance Services Ltd (ETI) is registered in the UK with company number 11091555 and registered office at 10 Fenchurch Avenue, London, EC3M 5BN.

WHO REGULATES US?

The Financial Conduct Authority is the independent watchdog that regulates financial services, including insurance. We are authorised and regulated by the Financial Conduct Authority, registered number is 805870. You can check this information by visiting the FCA's website at www.fca.org/register.

OUR PRODUCTS AND SERVICES

We offer a range of travel insurance products, direct to the public, and through certain regulated and authorised intermediaries, but only to persons resident in the United Kingdom, the Channel Islands, and the Isle of Man.

We only offer travel insurance products underwritten by Great Lakes Insurance SE, UK branch. We do not give advice or make personal recommendation in connection with any travel insurance product. We will help you make the right choice by asking some questions to narrow down the selection of products and provide information relevant to your demands and needs.

REMUNERATION

You will not have to pay us a fee for our services.

YOUR RIGHT TO CANCEL

You have the right to cancel your policy within 14 days of the receipt of your policy documentation and, providing you have not started a trip or made or intend to make a claim, we will give you a full refund.

However, this right to a premium refund does not apply to the cancellation of a single-trip policies of less than one month duration. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us but we will not have to refund any premium. However, discretion may be exercised in exceptional circumstances.

CANCELLATION BY US

We may give 7 days notice of cancellation of your policy by recorded delivery letter to you at your last known address.

COMPLAINTS

If, for any reason, you wish to complain about your insurance or the service we provide, please write to

the Managing Director, ETI, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL. If your complaint is specifically about a claim, please write to the Claims Manager at the same address. Please always provide policy details and quote the claim reference. If your complaint is not resolved to your satisfaction, you have the right to refer it to the Financial Ombudsman Service (FOS), South Quay Plaza, 183, Marsh Wall, London E14 9SR. Please note, however, that the FOS will not normally review your complaint until such time as we have made our final decision, so please give us the opportunity to handle your complaint before referring it to them.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If you are resident in England, Scotland, Wales or Northern Ireland, you are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100. This scheme does not apply to residents of the Channel Islands or the Isle of Man.

ACCEPTANCE AND AMENDMENTS

These Terms of Business supersede all proposals, prior discussions, and representations (whether oral or written) between us relating to the arranging and administration of your insurance policy. They constitute an offer by us to arrange and administer your insurance and, by arranging or renewing your policy with us, you are deemed to accept our offer to act on the basis of these Terms of Business unless you notify us otherwise.

No amendment or variation of these Terms of Business requested by you will be valid until agreed to by us in writing. We reserve the right to amend these Terms of Business at any time by giving you not less than 7 days notice.

GOVERNING LAW

These Terms of Business are governed by the law of England and Wales. In relation to any legal action or proceedings arising out of, or in connection with, these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English Courts.