

Terms of Insurance Business

ERGO

Travel Insurance

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 <https://register.fca.org.uk>.

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 UK Limited. 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.

DEMANDS AND NEEDS

Our products are designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

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.

COMPLAINTS

If you are dissatisfied with any aspect of our service, and wish to make a complaint, please get in touch using the details below and we will ensure a full investigation is carried out and respond to you as soon as we can.

When contacting us regarding your complaint, please quote your name and policy number (as shown on your policy schedule) as well as any relevant claim number if available, in all correspondence. We ask that you give us as much detail about your concerns as possible, including any evidence you feel may be relevant. This will aid our investigation and ensure we can respond quickly.

In the first instance we would encourage you to write to us at: Complaints Team, ETI, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL or email: complaints@ergo-travel.co.uk

Please check your policy wording as, depending on the section your complaint relates to, it may need to be directed elsewhere. 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.