

IN GOOD COMPANY TRAVEL - TRAVEL INSURANCE TERMS OF BUSINESS

This Terms of Business Agreement ('Agreement') is effective from 1st March 2021 It sets out the terms upon which we sell travel insurance and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.**

Please contact us immediately if there is anything in this Agreement which you do not understand or with which you disagree.



Who regulates us? IGC Travel is an Appointed Representative of Milsom Howard Limited which is authorised and regulated by the Financial Conduct Authority (FCA). FRN 302252

Whose products do we offer? We offer a single product only, which is insured by Union Reiseversicherung AG (URV).

Who do we act for? We act as the agent of the insurer in our dealings with you.

Do we make personal recommendations? You will not receive advice or a personal recommendation from us. You will need to make your own choice about how to proceed.

Our remuneration: We are remunerated for our services in the form of commission from the insurer, which is a percentage of the total premium payable. Our entitlement to commission arises as soon as you pay your premium.

Charges: We make no charges in addition to the insurer's premium.

Your premiums. We collect and hold money as agent of the insurer.

Existing health conditions: You must tell the insurer about any existing medical conditions you, or someone you are travelling with might have. Details of how to do this can be found in your insurance policy. If the insurer decides that an additional premium is payable, you will pay this directly to the insurer. Villa Plus will not receive any commission on any additional premium that is payable. You must take reasonable care to answer all questions put to you by the insurer fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell insurer. Once cover has been arranged, you must immediately notify the insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected. You are advised to keep copies of any correspondence you receive from the insurers.

Changes to your dates of travel: If you need to amend you dates of travel please let us know.

Making a claim: Neither IGC Travel, nor Milsom Howard Limited provide any claims handling services. All claims and emergency assistance are dealt with by the insurers and you should consult your policy documentation for contact details. Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them, by contacting the insurer on their helpline. You will be advised if you need to complete a claim form or produce documentation to support your claim.

Cancelling the policy: You have a 'cooling off' period where you can return the policy to us within 14 days of receiving your policy documents and we will refund your premium, provided of course that you haven't already travelled or submitted a claim to the insurers.

If you have a complaint about the way the policy was sold. If you wish to register a complaint about how the policy was sold please contact us.

- In writing, addressed to **IGC Travel Limited, Northside, Bankwood Road, Stapleton, Pontefract, West Yorkshire. WF8 3DD**
- By telephone: **01977 607222**
- By email: **sales@igctravel.co.uk**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about this by visiting the FOS website at www.financial-ombudsman.org.uk.

If you have a complaint about the outcome of a claim, or assistance provided under the policy. Details of the complaints procedure provided by the insure can be found in your policy document.

