

# Terms of Business

## about our insurance services



### About us

PKC Associates Limited t/a Journeys Travel Insurance of The PowerHouse, 21 Woodthorpe Road, Ashford, Middlesex, TW15 2RP is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference is 312339, which may be verified on the FCA's register by visiting FCA's website at <https://www.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our permitted business is insurance mediation activities and all sales conducted on a non-advised basis. You will not receive any advice or recommendation from us. We will provide details about the products from which you can make a decision about their suitability for you.

### Product providers

We offer a range of Travel Insurance products from a limited number of insurers, you may ask us for a list of the insurers we deal with for your requested product.

### Your duty to disclosure information

We expect you to provide complete and accurate information, you must take care to answer all questions honestly and to the best of your knowledge. Failure to do so, in response to our questions, or knowingly to make any false statements, or declaration, could invalidate your insurance, and could mean that part, or all, of a claim may not be paid.

### Policy and administration charges

Our service to you for the provision of insurance products will have no direct cost to you. However, we may charge an administration fee for the following: -

- Mid-term adjustment: up to £5 per policy
- Information provision under the Data Protection Act: up to £10 per request
- Policy & Medical screening documents by post: up to £3

### Your right to cancel

You have the right to cancel your Policy within 14 days of the date of issue, or receipt of the Policy documentation, whichever is later (known as "the cooling-off period"). If you do cancel, provided that you have not taken a trip to which the insurance applies, and that you have not made, or do not intend to make a claim, under the Policy, we will refund to you any premium that you have paid less an administration fee.

You may give notice of cancellation to us by telephone, or in writing, and the cancellation will take effect on the date we receive, notification or on the date specified in the notice, whichever is the later. If the notice of cancellation is outside "the 14 day cooling-off period", no premium will be refunded, although we may exercise discretion 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.

### Treating Customers Fairly (TCF)

We aim to raise standards in the way firms carry out their business by introducing changes that will benefit consumers and increase their confidence in the financial services industry. If for any reason, you feel that our service is not of the standard you would expect, please tell us. You can email us at [feedback@journeystravel.co.uk](mailto:feedback@journeystravel.co.uk)

### Fraud prevention

In order to detect, and prevent fraud, we may, at any time, share information about you with other organisations, and public organisations, including the Police. This will include, but is not restricted to, checking, and filing your details with fraud prevention agencies, and databases. In particular, if you give us false, or inaccurate, information, and we suspect fraud, we will record this, and will share that information with other insurance companies, either directly, or through a number of insurance data bases.

### Confidentiality and Data Protection

To enable us to provide you with our products, and services, we need to collect, and process, sensitive personal information about you, and others who are to be insured under your Policy. Please ensure that you only provide us with the sensitive information about others with their express consent. This information will be treated as private and confidential.

We will only use this information in the course of arranging and administering your Policy, but this may involve us passing information to other intermediaries, and other third parties directly, or indirectly, involved in your Policy.

We are regulated under the Data Protection Act 1998, and we will comply with the Act in all our dealings with your personal data. If we need to transfer your personal data outside of the European Economic Area, it will only be when it is strictly necessary, and we will ensure that it is kept as secure as if being stored by us. In the interests of security, and to improve our service, all telephone calls made to us are monitored and recorded for training purposes.

### Complaints

If, for any reason, you wish to complain about your insurance, or the service we provide, please write to The Managing Director, Journeys Travel Insurance, The PowerHouse, 21 Woodthorpe Road, Ashford, Middlesex, TW15 2RP. If your complaint is specifically about a claim, please write to the Claims Manager at the same address. Please always provide policy details, and, if about a claim, please 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)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk> or by telephoning 0207 8927300

### Acceptance and Amendments

These Terms of Business supersede all proposals, prior discussions, and representation (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.

### Law and Jurisdiction

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