

Important information – please read

We strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **You** completed whether in hard copy or on-line. A copy of the **Policy** is available on request.

Your declaration and changes

It is essential that all the information given to **Us** is accurate and that **You** have answered **Our** questions fully and accurately. Please see “**Your** declaration: important questions relating to health, activities and the acceptance of **Your** insurance”. **You** must tell **Us** immediately if there are any relevant changes in **Your** circumstances or to the information already given. Accurate information about **Pre-existing Medical Conditions** relating to the health of the people travelling and others upon whose health **Your** trip may depend is particularly important as the **Policy** contains specific conditions and exclusions. If **You** are not sure whether something is important, please tell **Us** anyway as failure to do so may invalidate **Your** insurance.

Data protection notice

Consent

We will only use **Your** personal data when the law allows **Us** to. Most commonly **We** will use **Your** personal data under the following two circumstances:

1. When **You** gave explicit **Consent** for **Your** personal data, and that of others insured under **Your Policy**, to be collected and processed by **Us** in accordance with this Data Protection Notice.
2. Where **We** need to perform the contract which **We** are about to enter into, or have entered into with **You**.

How **We** use **Your** Personal Data

We use **Your** personal data for the purposes of providing **You** with insurance, handling claims and providing other services under **Your Policy** and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **Your** personal data to offer renewal of **Your Policy**, for research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** personal data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

We collect and process **Your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation.

The Data Controller is **ERGO Travel Insurance Services Ltd.**. The Data Processor is **Journeys Travel Insurance**.

Special Categories of Personal Data

Some of the personal data **You** provide to **Us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing **Your** Personal Data

We will keep any information **You** have provided to **Us** confidential. However, **You** agree that **We** may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on **Our** behalf in administering **Your Policy**, handling claims and in providing other services under **Your Policy**. Please see **Our Privacy Policy** (www.JourneysTravel.co.uk/privacy-policy) for more details about how **We** will use **Your** information.

We will also share **Your** information if **We** are required to do so by law, if **We** are authorised to do so by **You**, where **We** need to share this information to prevent fraud.

We may transfer **Your** personal data outside of the European Economic Area (“EEA”). Where **We** transfer **Your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights

You have the right to ask **Us** not to process **Your** personal data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether **We** hold **Your** personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how **We** process **Your** personal data or requests relating to Your Personal Data Rights should be directed to:

1. Enquiries in relation to data held by **Journeys Travel Insurance** :
Data Protection Officer, **Journeys Travel Insurance**, The PowerHouse, 21 Woodthorpe, Ashford, TW15 2RP, United Kingdom.
2. Enquiries in relation to data held by **ERGO Travel Insurance Services Ltd** :
Data Protection Officer, **ETI**, Afon House, Worthing Road 21, Horsham, West Sussex, RH12 1TL, United Kingdom Email: dataprotectionofficer@ergo-travel.co.uk

Compliant Procedure

We aim to provide the highest service standards at all times. However, **We** recognise that **We** do sometimes get things wrong. Accordingly, **We** have set up a complaints procedure to allow **You** to tell **Us** about any aspect of **Our** service that **You** are dissatisfied with and to allow **Us** to review **Our** processes and any decisions **We** might have made. **Our** objectives are to ensure that **Your** concerns are dealt with promptly and fairly.

Please quote **Your** name, as shown on **Your Policy Schedule**, **Your Policy** number and if **Your** complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, **We** would encourage **You** to write to **Us** and ask for **Your** complaint to be investigated:

1. Complaint related to sales literature, the way in which **Your** policy was sold to **You** or Medical Screening services or regarding information about **Your** policy :
Customer Service Team, Journeys Travel Insurance
The PowerHouse, 21 Woodthorpe Road, TW15 2RP,
Email : hello@journeystravel.co.uk Web: www.journeystravel.co.uk
2. Compliant related to a claim or assistance **You** received whilst travelling :
The Managing Director
ETI, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, England
Email: contact@ergo-travel.co.uk Web: www.ergotravelinsurance.co.uk

The "Legal Costs and Expenses" section of **Your Policy** is insured by DAS Legal Expenses Insurance Company Limited. If **You** wish to complain in relation to this particular section, please forward details of **Your** complaint to:

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH Email: customerrelations@das.co.uk Tel: 0344 893 9013

If **We** (or DAS) cannot resolve **Your** complaint to **Your** satisfaction **You** should contact:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website. www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with **Your** complaint after **You** have followed **Our** full complaints procedure. If **You** use **Our** complaints procedure or complain to the Financial Services Ombudsman, **Your** right to take legal action against **Us** is not affected.

Journeys Travel Insurance Customer Helpline

Monday to Friday, 9.am-5:15pm

Tel: +44 (0) 1784 772668

Email: hello@journeystravel.co.uk

Medical Screening Service:

Monday to Friday, 9.am-5:15pm

Tel: +44 (0) 1784 772670

ETI Claims Service (non-emergency claims)

Monday to Friday, 9am-5pm

Tel: +44 (0) 1403 788983

Email: info@eti-services.co.uk

ETI Emergency Medical Assistance

24 hours, 7 days a week

Tel: +44 (0)1444 454 577 or +44 (0) 1444 454 522 (from anywhere except the USA or Canada)

ETI Emergency Medical Assistance in the USA or Canada

24 hours, 7 days a week

Tel: +1 844 780 0494 (from the USA or Canada)

ETI Emergency Medical Assistance in Mexico

24 hours, 7 days a week

Tel: 001 819 780 0494 (if **You** are in Mexico)