



The Civil Service Insurance Society

7 Colman House
King Street
Maidstone, Kent
ME14 1DD

Tel. 0845 60 77 444
Fax. 01622 766966

Email : insurance@csis.co.uk

Website : www.csis.co.uk

TRAVEL INSURANCE

Meeting Your Demands and Needs

In choosing this product and your level of cover you have not received any personal recommendations from CSiS.

This product allows you to choose the level of cover from a range of options. Your Schedule shows the cover you have selected. The choices you have made will depend upon your personal circumstances; you should check your Policy Schedule carefully to ensure you have the required cover. The covers listed below meet the demands and needs of those wishing to benefit from the following protection.

Cover	Protection
Single Trip	Cover for a wide range of risks including medical Expenses, loss of deposits and tour charges, personal accident, personal liability and baggage. There is an option not to insure baggage if cover exists separately.
Annual	Cover as 'Single Trip', but applies to multiple journeys throughout the year.

Further details of these and other benefits can be found in the Policy Summary and or document.

This statement does not form part of the terms and conditions of your policy.

1. **The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. **Whose products do we offer?**

- We offer products from a range of insurers.
- We offer Household and Motor products from a limited number of Insurers.
- We only offer Travel, Caravan, Pet, Breakdown, Golf, Boat and Motorcycle products from a single Insurer.

Ask us for a list of companies we deal with

3. **Which services will we provide you with?**

- We will **advise** and **make recommendations** for you after we have assessed your needs
- You will **not** receive **advice** or **recommendations** from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. **What will you have to pay us for our services?**

- A fee
- No fee

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. **Who regulates us?**

CSIS, 7 Colman House, King Street, Maidstone, Kent, ME14 1DD is **authorised** and **regulated** by the Financial Services Authority. Financial Services Authority Firm Reference Number 304151.

Our **permitted business** is **general insurance**

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. **What to do if you have a complaint?**

If you wish to make a complaint, please contact us:

In Writing; write to The Chief Executive, The Civil Service Insurance Society, 7 Colman House, King Street, Maidstone, Kent ME14 1DD.

By Phone: Telephone 0845 60 77 444

7. **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the 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.

Message from the Financial Services Authority
Think carefully about this information before deciding whether you want to go ahead.

The Civil Service Insurance Society

Terms of Business

Introduction

CSIS is a company limited by guarantee, without shareholders or other owners. We are an independent specialist insurance intermediary acting on your behalf in arranging your insurance.

Our service includes: arranging your insurance cover with insurers to meet your demands and needs, helping you with ongoing changes you have to make and the resolution of claims when required.

Remuneration

In the normal course of our business, insurers pay commission to us on business handled. We make no additional charge to you for the administration of your insurance.

Settlement Terms

We will be responsible for issuing invoices for all new and renewal premiums and mid-term alterations as soon as practicable after inception or prior to renewal of your policy.

You will be responsible for paying promptly all of our invoices for premiums, to enable us to make the necessary payments to insurers.

We will hold client money separate from our own money with an approved bank, segregated in a client bank account designated as subject to Statutory Trust. We act as Trustees of our clients' monies and must meet certain legal and regulatory conditions.

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on your behalf through that person. We do however still remain responsible to you in respect of your money.

Where, on an existing policy, there is an amendment which would create an additional or a return premium of less than £10, it is not our practice either to make a charge or to allow a rebate.

We will remit premiums to insurers in accordance with the agreed terms of trade. It is not our practice to rebate to customers interest, if any, earned on premiums prior to our remitting them to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

We accept payment by cheque, selected credit cards or monthly instalments (full details are available on request).

Customer Protection and Care

CSIS works to agreed service standards to deliver a first class insurance service to all of our clients; a copy is available on request.

Complaints Policy and Procedure

If at any time you have a complaint about the services that we provide for you, then you should contact the Chief Executive at the address overleaf.

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Cancellation

You have a legal right to cancel your policy within 14 days of its receipt. Please refer to your policy document for full details.

Security

We do not guarantee the solvency of any insurer with which we place business.

Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew your insurance.

It is important that you ensure that all statements you make on the proposal form, claim forms and other documentation are full and accurate.

Please note that if you fail to disclose any material information or change of circumstances to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

Issue of Documentation

We may retain certain documents such as your insurance policy and/or certificates of insurance until we receive full payment of premiums or completed direct debit application.

In these circumstances we will ensure that you receive full details of your cover and any documents that you require by law.

Claims

We will pass all correspondence promptly to the appropriate Insurers and assist with resolution when required.

Confidentiality

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

Fraud Prevention

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd).

The aim is to help insurers to check the information provided and also to prevent fraudulent claims.

When your request for insurance is dealt with, the register may be searched. When you provide information about an incident (such as fire, water damage or theft) this may be passed to the register.

Language and Governing Law

The English language will be used for all purposes. Policies and these Terms of Business will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. This provides compensation in case any member of the FSCS goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

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