



## **The Civil Service Insurance Society**

7 Colman House  
King Street  
Maidstone, Kent  
ME14 1DD

Tel. 01622 766 960

Email : [insurance@csis.co.uk](mailto:insurance@csis.co.uk)

[www.csis.co.uk](http://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.

#### **Type of Insurance and Cover**

Travel insurance for single or annual multi trips – Please refer to your schedule for your selected cover.

UK Trips – Annual and Single Trip policy covers are restricted. Please refer to the policy document and your schedule for full details.

European and Worldwide Policies - Some winter sports and other activities may also be included – Please refer to the policy document and your schedule for full details.

Where a heading is underlined in this policy summary, full details can be found in your policy document under the same heading.

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1. **The Financial Conduct Authority (FCA)**

The FCA 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.

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

We offer products from a range of insurers.

We offer Household, Motor and Breakdown products from a limited number of Insurers.

We offer Travel, Caravan, Pet, Golf, and Boat products from a range of intermediaries.

**Ask us for a list of companies we deal with**

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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.

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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.

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5. **Who regulates us?**

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

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

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk).

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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 01622 766960

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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.

<p>Message from the Financial Conduct Authority Think carefully about this information before deciding whether you want to go ahead.</p>
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# TERMS OF BUSINESS

Use this information to decide if our services are right for you.

## Introduction

The Civil Service Insurance Society (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.

## The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. We are authorised and regulated by the Financial Conduct Authority. Our permitted business is arranging and administering general insurance. Our FCA register number is 304151 and you can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## Our Services

We will be acting as your agent for sourcing the policy. If we place you on risk we will be acting both as your agent and agent of the insurer when placing the business. Although we do not handle claims we can become involved in the negotiation on your behalf when requested to do so.

## Which Products We Offer

We offer Household, Motor and Travel products from a limited number of insurers.

We introduce you to a single provider for Caravan, Pet, Breakdown, Golf, and Boat products.

Ask us for a list of the products and providers that we deal with.

## Remuneration

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

## Settlement Terms

We will be responsible for collecting premiums 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 requests 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 allow a rebate. We will remit premiums to insurers in accordance with the agreed terms of business agreements. 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 upon 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 using the contact information below. This can be in writing, by email or by telephone. 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. For full details visit [www.financial-ombudsman.org.uk/consumer/complaints](http://www.financial-ombudsman.org.uk/consumer/complaints)

## **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 important that you understand that any information, statements or answers made by you to us or your insurer are your responsibility and must be correct. You must take reasonable care not to make misinterpretations when answering insurers' questions. If you are careless in answering the insurers' questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). The requirement for correct information not only applies at commencement and renewal of your policy but also at any time during the period of insurance.

You are advised to keep copies of documentation sent to or received from us for your own protection. If you are in doubt about the disclosure of claims information we recommend that you verify the details with your previous insurer. Occasionally we will ask you to provide official documentation to support your disclosure to us or your insurer at inception of the policy. Please ask us if you are in doubt on any aspect.

## **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**

We have always made it a priority to protect your personal data and privileged information. We do not sell or trade your information or your personal data to other companies.

Your information will be shared with the insurers, Underwriters and other companies for the purpose of arranging and administering your insurance. Your information may be disclosed to regulatory bodies for monitoring or enforcing insurance rules and regulations. When your insurance is due to expire will contact you by telephone, letter and/or by email to remind you to renew the policy. We also ask for your permission to add you to our marketing list so that we can send you details of special offers and new product information from us and our associated companies. We always provide you with the means to opt out of receiving this material.

## **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. 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. Insurance advising and arranging is covered by 90% of the claim without an upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

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