



## **Civil Service Insurance Society**

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This document contains the following:

- **Meeting Your Demands and Needs**
- **Our Terms of Business**
- **Our Privacy Policy**

## **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.

#### **Travel Insurance Protection**

Cover for single trip 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 hazardous activities may also be excluded – Please refer to the policy document and schedule for full details.

## **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 1116768.

### **Our Services**

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.

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 Home, Car and Travel products from a limited number of insurers. The insurers that we use are:

<u>Product</u>	<u>Insurance Provider</u>
Home	Zurich Insurance plc Geo Underwriting Pen Underwriting
Motor	Zurich Insurance plc Marmalade Geo Underwriting
Travel	Europäische Reiseversicherung (ERV)
Life	Royal London

We act as an introducer to a single provider for the following products:-

<u>Product</u>	<u>Provider</u>
Caravan	Coast Insurance
Pet	BDML Connect Ltd
Breakdown	ERS

### **Remuneration**

We receive commission from the insurer which is a percentage of the total annual premium on business managed by us. We make no additional fee or charge to you for the administration of your insurance.

### **Settlement Terms and Client Money**

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 plus Insurance Premium Tax (IPT), 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 you wish to make a complaint, please contact us:

In Writing:                      The Chief Executive  
Civil Service Insurance Society  
7 Colman House  
King Street Maidstone  
Kent ME14 1DD

By Phone:                        01622 766960

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 we 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.

If you would like further information on how we use your personal data please ask for a copy of our privacy policy.

## **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 Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we cannot meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 6781100.

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# **Privacy Policy**

## **Introduction**

CSIS is committed to ensuring that your privacy is protected. This policy explains why we collect and how we use your personal information, the conditions under which we may share it with others and what security measures are in place to keep it secure. We may change this policy from time to time so please check this page occasionally to ensure that you are content with any changes.

If you have any questions about this Policy and our privacy practices please contact us by email to [insurance@csis.co.uk](mailto:insurance@csis.co.uk) or by writing to CSIS 7 Colman House King Street Maidstone Kent ME14 1DD or call us on 01622 766960.

### **Who are we?**

The Civil Service Insurance Society (CSIS) is a Not for Profit organisation. It is regulated by the Financial Conduct Authority as an insurance intermediary offering insurance products to current, former and retired Civil and Public Servants and their partners across the United Kingdom.

Founded in 1890 CSIS principally offers Home, Car and Travel insurance to an affinity which extends to include organisations that were once in the public sector including BT and Royal Mail. Full details are on the website.

### **How do we collect personal information from you?**

When you ask for a quotation from us we need to know your name, address, email address, telephone number and other relevant risk information. This enables us to input your data into our quotation system to provide a premium. If you accept the quotation we establish a policy and undertake policy administration and renewal processing on your behalf. Your data can be delivered by telephone, by email or by post and will be recorded or stored on our IT and telephone recording systems.

### **What type of information is collected from you?**

The personal information we collect will include your name, address, email address, date of birth, telephone number as well as details of the risk that you wish to insure. If you pay for your premium by debit or credit card your card information will be stored by us as well as by our third party payment processors who specialise in secure payment processing of debit and credit cards.

### **How is your information used?**

- To provide an insurance quotation
- To establish an insurance policy
- To carry out our contractual obligations
- To seek feedback on our service
- To notify you of important updates and changes to our products and services
- To offer other relevant insurance products with your consent
- To provide newsletters and communications that may be of interest

We review our data retention periods for personal information on a regular basis. We are required contractually or by our industry standards to retain some information for specified periods and will retain your personal information on our systems for as long as is necessary or as set out in any relevant contract.

### **Who has access to your information?**

We will not share or sell your information to Third Parties for marketing purposes.

We will share your personal information with Insurers with whom we have sought a quotation or an insurance contract on your behalf. We would advise you that our insurance providers exchange information with other Third Parties to help them check and verify the information provided and also to prevent fraudulent applications and claims. This includes the Claims and Underwriting Exchange, the Electoral Roll and HM Treasury Sanctions list. For some of our underwriting processes it is normal to make checks with a licensed credit reference agency and a record of this search will be kept.

We will share your data with Third Party Service Providers and Agents for the purpose of completing processing tasks. This will include premium transactions, claims services and other services such as legal advice, emergency call out and breakdown services.

Marketing communications from CSIS are managed via Dotmailer. To opt out of any email communications from us please click the unsubscribe link at the foot of the email for an immediate removal from further communications. We also store your data with our Disaster Recovery Provider in secure off-site servers as part of our Disaster Recovery Plan

## **Your choices**

You have a choice about whether you wish to receive information from us. We will ask you for your explicit consent to communicate to you with similar insurance products and services and we will store your consent on our database. If you no longer wish to receive communications from us about the other products and services we offer you can contact us and opt out of marketing communications by emailing us at [news@csis.co.uk](mailto:news@csis.co.uk) or calling us on 01622 766960 and we will record your instruction accordingly.

## **How long do we keep your data?**

Your personal data will be held for not less than is necessary to meet statutory or regulatory requirements or to administer your policy. For most general insurance policies this will be 7 years.

## **How can you update or remove your data?**

Your right to access of (and rectification of) your personal data is very important to us. If any of the information we hold is inaccurate or out of date please contact us by email at [insurance@csis.co.uk](mailto:insurance@csis.co.uk) or call us on 01622 766960. You have the right to ask a copy of the data we hold on our system in respect your personal information. If you require a copy please contact us using the details above. If we no longer have a contractual or legal obligation to retain your data you have the right to have your data erased.

## **Security of your data**

By submitting your personal information from within the CSIS web site you consent to the use of that information as set out in this Privacy Policy. The Internet is a global medium and your information may therefore be transferred outside the European Economic Area en route to our servers. When submitting your information we will, where possible, ensure that appropriate security measures are in place.

## **Links to other web sites**

Our website contains links to other websites run by our insurance associates. This privacy policy only applies to our web site and we cannot be responsible for the privacy policies and practices of our associated organisations and recommend that you check their privacy policies.

## **Cookies**

A cookie is a small file which asks permission to be placed on your computer hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Overall, cookies help us provide you with a better website and service, by enabling us to monitor which pages you find useful and which you do not. A cookie does not give us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies but you can usually modify your browser setting to decline cookies if you prefer.

## **Google Analytics**

This website uses Google Analytics, a web analytics service provided by Google, Inc. (Google). Google Analytics uses cookies, which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

## **Complaints**

If you are unhappy with the way you have been treated in relation to the data we collect and our processing of it you can raise a complaint with the Information Commissioners Office on 0303 1231113.