

## **Voyager Insurance Services Ltd. - Terms of General Insurance Business**

Your attention is drawn to the following notes relating to the insurance you have arranged, or wish to arrange with us.

### **Who We Are**

- Voyager Insurance Services Ltd is an independent insurance intermediary authorised and regulated by the Financial Conduct Authority (FCA). Our firm register number is 305814. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to noninvestment insurance policies. You can check these details on the Financial Services 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.
- Voyager Insurance Services Ltd operates under a number of trading names as follows:  
HighRiskVoyager  
InsuraTrip  
Able2Travel  
GlobalVoyager  
responsibletravelinsurance.co.uk  
Dreamsaver Wedding Insurance  
Asian Wedding Insurance

### **Explanation of Service**

- Our service includes providing you with information relating to the cover we can arrange, arranging your insurance cover with insurers to meet your requirements, and helping you with any ongoing changes you may have to make.
- In arranging this insurance we deal exclusively with a single insurer, details of your insurer are shown in the policy wording.
- We do not provide any advice or personal recommendation concerning the suitability of the insurance product you select.

### **Your Duty to Give Information to Insurers**

- Your insurance is based upon the information you provide to the insurers when arranging or renewing the insurance or making any mid-term changes. You must ensure that all such information given is complete and accurate. Please take care to answer all questions honestly and to the best of your knowledge.
- You are responsible for all answers or statements that you make when arranging the insurance, on proposal forms, statements of fact, claim forms or other material documents and you should ensure these are full and accurate.
- If you do not answer the questions correctly at the time of taking out an insurance policy or fail to advise the insurers promptly of changes to the information you have given during the period of insurance, this may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

### **Confidentiality**

- All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to arranging your insurance or where we are required to by law.
- Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to insurance and/or other companies for underwriting and claims purposes.
- Under current Data Protection legislation you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Operations Director at Voyager Insurance Services Ltd., 13-21 High Street, Guildford, Surrey GU1 3DG.
- For more information please refer to our Privacy Notice at [www.voyagerinsurance.com/privacy/](http://www.voyagerinsurance.com/privacy/)

#### **How to claim**

- Please refer to your policy wording if you need to make a claim. You should contact the specified claims handlers as soon as possible. If in any doubt about whom to contact, please telephone us on 01483 806 680.

#### **Fees and Charges**

- Alterations & Cancellations - An administration fee of £15 may be charged for any alteration or for any cancellation of a policy outside the initial 14 day 'cooling off' period. If your departure date falls within 14 days from the date of purchase then your 'cooling off' period is reduced accordingly. If you have already travelled on the date the policy is purchased, then no 'cooling off' period applies.

#### **Protecting your money**

- Prior to your premium being forwarded to the insurers, and for your protection, we hold premiums and claims monies received as agent of your insurer and your policy is treated as having been paid for once you have paid us.

#### **Complaints**

- It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Managing Director at Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG or telephone 01483 806 680.

#### **In the event of a complaint:**

- Where we cannot resolve a complaint within three business days, we will acknowledge the complaint promptly and, in any event, within five business days.
- Wherever possible, your complaint will be dealt with within 20 business days and if compensation or redress is felt to be appropriate details of this will be provided. If it is felt that your complaint is not justified you will be provided with full reasons for this decision.
- If it is not possible to respond to your complaint within 20 business days you will be advised of the reasons in writing and given a note of when you may expect a final response.

- If you remain dissatisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. We shall provide you with details upon request. Further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or telephone 0800 023 4567.
- If you do decide to refer any matters to the Financial Ombudsman Service your legal rights will not be affected.
- Alternatively, in respect of online sales only The European Commission has set up an online platform where consumers in all EU Countries can register a complaint. This can only be made for complaints about purchases made online

The Online Dispute Register (ODR) directs your enquiry to our complaints procedure, where it will be handled in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further, ODR will transmit your complaint to the FOS after 30 days.

Please note that this EU service facilitates contact only it does not provide any other complaints service. You can find this platform at <http://ec.europa.eu/odr>

### **Compensation Arrangements**

- We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 020 7741 4100.

### **Meeting your Demands and Needs for Insurance**

- The policy coverage provided is typical of the great majority of this type of insurance and is designed to meet the needs of the customer when considering the risks associated with their plans. The sales process has been designed to provide you with enough information for you to decide whether this policy meets your particular demands and needs but we have not given you any specific or personal recommendation to buy this insurance.

### **Our earnings**

- In return for placing business with insurers and/or underwriters and/or other product providers, we generally receive a commission from them which is a percentage of the premium that you are charged.
- A full breakdown of the cost of your insurance will be provided as part of your new business or renewal quotation before you make a decision whether to proceed.
- When we sell you a policy the insurer pays us a percentage commission from the total premium that you are charged. If the type of policy we sell reaches specific profit targets the insurer may also pay us an additional bonus.
- You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.
- Please be assured that at no time will the way in which we are remunerated conflict with our responsibilities to meet your needs and treat you fairly.