

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. 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 products from a limited number of insurers. Our travel insurance is underwritten by AIG Europe Limited. Scheduled Airline Failure Insurance and End Supplier Failure Insurance are provided by International Passenger Protection Limited and are underwritten by a consortium of Association of British Insurers member companies.
- We only offer products from a single insurer.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation 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. We will charge a small fee of up to £1 on credit card transactions. We may also charge an administration fee of up to £25 for any mid term change to the policy that you may request.
- 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?

Direct Travel Insurance of Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF is a trading name of Travel Guard Europe Limited, a company authorised and regulated by the Financial Conduct Authority (FRN 312350).

Our permitted business is arranging and assisting in the administration of non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

If you wish to register a sales or administration complaint, please contact us:

.....in writing Write to the Sales and Services Manager, Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

.....by phone Telephone on 0845 605 2500

.....by email Send an email to info@direct-travel.co.uk

If you wish to register a claims complaint, please contact us:

.....in writing Write to The Customer Care Manager, Direct Travel Insurance Claims, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

.....by phone Telephone The Customer Care Manager on 0845 603 6497

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

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.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, and on 0207 741 4100, or 0800 678 1100.