



Terms of Business

True Traveller Insurance

Who regulates us?

True Traveller Insurance is arranged by The True Traveller Limited.

The True Traveller Limited is authorised and regulated by the Financial Conduct Authority.

The Financial Services Register Number for True Traveller Limited is 756107.

The True Traveller Limited is registered in England and Wales. Registered number 07368275 and our registered address is 6 Drakes Courtyard, Kilburn High Road, London NW6 7JR.

You can check these details on the FCA's register by visiting <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082. The FCA is the independent watchdog that regulates financial services.

Whose products do we offer?

We only offer travel insurance from a single provider, Inter Partner Assistance S.A. UK Branch.

We act as agent for the insurer for the collection and payment of your premiums. This means that premiums are treated as being received by the insurer when they are received by us. Any premium refund is treated as received by you when it is paid to you.

Which service will we provide you with?

True Traveller is an intermediary and work on behalf of the provider to offer products and services in relation to your travel insurance needs. We also assist them in the issuing, renewal and administering of your policy.

We can give you the information you need to help you decide which travel insurance policy meets your needs and circumstances. **We can't** provide advice or recommendations on which travel policy to buy.

You must make your own decision based on the product information provided.

What will you have to pay us for our services?

You will not pay anything for our services. For all sales, The True Traveller Limited will receive a percentage commission from the provider from the total premium you pay. True Traveller does not make any administration charges for making changes to any insurance policies.

Important Information

It is important that you:

1. Always answer any questions that we put to you fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us
2. Check your Validation Certificate carefully and let us know straight away if anything is wrong
3. Once cover has been arranged, you must immediately notify us of any changes to the information that you have previously provided, for example, a change in health after you buy the policy

If you don't, it may mean that the policy could be invalid, and you might not be able to make a claim.

How to make a Claim

If you require assistance abroad, please call our 24-hour Emergency Assistance service on +44 (0)20 7985 7446. The medical emergency service is provided by AXA Assistance CZ s.r.o.

If you wish to make a claim, please call +44 (0)20 3439 4285. Please note documentary evidence will be required to support any claim. Claims are administered by True Traveller s.r.o.

What to do if you have a complaint

If you have a complaint about the way your Policy was sold, or to the customer service you have received in relation to this travel insurance product, please contact us in one of the following ways:

In writing: The True Traveller, 6 Drakes Courtyard, London NW6 7JR

By phone: 0333 999 3140 (within UK); +44 333 999 3140 (from overseas)

By email: insurance@truetraveller.com

Our Service Promise

We will try to resolve your complaint straight away. However, if it requires a more in-depth investigation, then we will aim to give you our final response within eight weeks. If for whatever reason this is not possible, we will contact you to explain the reasons why and let you know how long our investigations are likely to take.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks from us receiving your complaint, you may have the right to refer your complaint to an independent authority for consideration.

That authority is the Financial Ombudsman Service (FOS) at:

In writing: Exchange Tower, Harbour Exchange Square, London E14 9SR

By Phone: 0300 123 9123 (within UK); +44 300 123 9123 (from overseas)

Website: www.financial-ombudsman.org.uk

Please note that if you wish to refer this matter to the FOS you must do so within six months of our final decision. You must have asked us to consider your complaint and received our final response before the FOS will consider your case. Your legal rights are not affected.

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.

Further information about compensation scheme arrangements is available from the FSCS.

Governing Law and Language

United Kingdom law allows the parties to choose the law applicable to the contract. You agree that;

- this Policy will be governed and interpreted in accordance with the law of England and Wales and only the English Courts will have jurisdiction in any dispute; and
 - communication of and in connection with this Policy shall be in the English language.
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