

## Terms of Business

Annual multi-trip and single trip insurance



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## Terms of Insurance Business

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starttravel.co.uk is a trading style of Call Assist Ltd. This insurance is underwritten and administered by the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G. an ERGO Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. Our registration number is 220041.

Please note it is your responsibility to provide complete and accurate information in response to our questions when you take out your insurance policy. See Your declaration: important questions relating to health, activities and the acceptance of your insurance. It is important that you ensure that all statements you make on the application form, claim forms and other documents are full and accurate.

**If you fail to provide complete and accurate information in response to questions or fail to inform us of any change in circumstances, your policy may be invalidated and part or all of a claim may not be paid.**

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 administering your insurance or where law requires us. As part of the FCA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply in connection with your insurance proposal will be held on computer. Under the Data Protection Act 1998 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 Managing Director at the following address. starttravel.co.uk, care of the United Kingdom branch of Europäische Reiseversicherung (ERV), Albany House, 14 Bishopric, Horsham, West Sussex, RH12 1QN.

### Confidentiality and Data Protection

To enable us to provide you with our products, and services, we need to collect, and process, sensitive personal information about you, and others who are to be insured under your Policy. Please ensure that you only provide us with the sensitive information about others with their express consent.

This information will be treated as private and confidential. We will only use this information in the course of arranging and administering your Policy, but this may involve us passing information to other intermediaries, and other third parties directly, or indirectly, involved in your Policy.

We are regulated under the Data Protection Act 1998, and we will comply with the Act in all our dealings with your personal data. If we need to transfer your personal data outside of the European Economic Area, it will only be when it is strictly necessary, and we will ensure that it is kept as secure as if being stored by us. In the interests of security, and to improve our service, all telephone calls made to us are monitored and recorded for training purposes.

**Refer to the policy summary or policy documents if you wish to notify a claim. You may also have a statutory right to withdraw from this policy.**

Any Additional Premiums held by us means that the extension to your policy is treated as fully paid.

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 you should contact the manager at the address above. You may be entitled to refer it to the Financial Ombudsman Service. Further information is available at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we cannot meet our insurance obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available at: [www.fscs.org.uk](http://www.fscs.org.uk)