

COLUMBUS TERMS OF BUSINESS

Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About Our Company

Columbus Travel Insurance Services Limited trading as Columbus Direct is a specialist travel insurance intermediary, authorised and regulated by the Financial Services Authority (FSA) to transact general insurance business. Our FSA Registration number is 311897. You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**.

Ownership

Columbus Travel Insurance Services Limited is indirectly owned by a company which also owns PTI Insurance Company Limited (PTI).

Our Address

You can contact us at: Columbus Direct, 19 Bartlett Street, Croydon, CR2 6TB.

Our registered address is: Columbus Direct, 17 Devonshire Square, London EC2M 4SQ.

Our Products And Services

We offer products from a limited number of insurers, the names of which are available on request. We are also authorised to issue policy documentation and/or certificates on their behalf.

We do not give advice or recommend any particular insurance policy. We may ask you some questions to narrow down the selection of products that we will provide information on. You will then need to make your own choice about how to proceed.

Methods Of Communication

We will normally communicate with you by post, telephone or email. Please let us know if you would prefer not to receive communications by any particular medium.

Privacy Policy

Please see our Privacy Policy (available at www.columbusdirect.com/privacy-policy.cfm) for more information on how we process personal data, including how we store and protect personal data, and who it may be shared with.

Disclosure

Before you enter into a policy with us, you have a duty to disclose to us every material fact that you know, or a reasonable person in the circumstances could be expected to know, which is relevant to our decision whether to accept the risk of insurance and if so, on what terms. A material fact is any fact, medical or otherwise, which poses an increase in risk to us and likely influencing us in the assessment, acceptance or continuance of your insurance. Please note if you fail to disclose any material facts to us, this could invalidate your insurance cover.

It is very important that information given in proposal forms, claim forms and declarations to the insurer is correct. If a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

Fees And Charges

Unless we tell you otherwise when you take out or renew a policy with us we make no charges in addition to the insurer's premium.

Methods Of Payment

We accept payments by cheque, debit or credit card.

Handling Client And Insurer Money

We collect and hold money as agent of the insurer.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 31 days from date of issue.

Confidentiality

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjustors and approved contractors. With a few exceptions, for example information requested by a court, a regulatory body, or information that is already in the public domain, we will not release information to any other party without your consent.

We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with personal data.

Changes To Your Cover

We will normally deal with requests to increase or amend cover on the day your instructions are received, or the next working day if a weekend or public holiday. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible.

We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you.

Receipt Of Instructions

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or facsimile, or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions that do not reach us due to failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately. We recommend that you keep policy documents for as long as a claim is possible under the policy.

Making A Claim

In the event you need to make a claim you should firstly check the relevant section of your policy to see if you are covered, and check what documentation is required to make a claim. When returning home, contact the Claims Service to request a claim form, you will need to quote your insurance schedule number. In certain cases you may wish to claim whilst still travelling, this is possible, but you must still adhere to the usual claim requirements.

Making A Claim - Medical

The Assistance Service will confirm whether your treatment or expenses are covered under the terms of your policy and can liaise directly with hospitals regarding your medical requirements and payment of bills. Should you require specialist travel arrangements, the Assistance Service can make appropriate arrangements, based on medical necessity. In some cases it may be easier to pay minor expenses yourself. If you are in any doubts as to whether these costs will be covered, contact the Assistance Service for prior authorisation. Keep all receipts and medical reports and submit a claim when you return home.

The contact details for your Claims Service are provided on the reverse side of your insurance schedule. Keep copies of your completed claim form and all supporting documentation, as originals must be submitted to the Claims Service.

Treating our Customers Fairly

We aim to provide a first class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us. You can email us at: customer.feedback@collinsoninsurancegroup.com.

Complaints Procedure

Should there be an occasion when Columbus Direct do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale of your insurance, please contact us in the following ways:

In Writing

The Complaints Officer
Columbus Direct
19 Bartlett Street
Croydon
CR2 6TB.

By Telephone

0870 8902988

By Email

complaints@columbusdirect.com

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

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Cancellation Right

You may have a right to cancel up to 14 days from the date you receive:

- The policy document at the start of your insurance or;
- The renewal documentation for subsequent periods of insurance

If you have such a cancellation right this will be separately confirmed to you in your insurance documentation.

Should you decide to exercise this cancellation right you will be entitled to a refund of premium less an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, the insurers may not allow a refund of any of the premium paid.

If this cancellation right is not exercised within the 14 day period as stated above, none of the premium paid will be refunded.

To exercise the cancellation right, you must return your insurance documentation to us and follow our further instructions.

Law And Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English courts.