



**2012
ISSUE**

CERTIFICATE OF INSURANCE

HOW TO MAKE A CLAIM

If you need to make a claim please contact Towergate Chapman Stevens claims department on 01932 344300 (opening hours 9am - 5pm Monday - Friday excluding weekends or bank holidays) and ask for a claims form or write to:

**Towergate Chapman Stevens
Claims Department
PO Box 417
West Byfleet
KT14 7XQ**

EMERGENCY ASSISTANCE & REPATRIATION

In the event of death or in the event of injury or illness resulting in any of the following, immediate contact must be made with the Medical Assistance Service:-

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION IN TRAVEL PLANS

SPECIALTY ASSISTANCE LTD

Telephone: +44 (0) 20 7902 7405 Fax: +44 (0) 20 7928 4748

When calling state **your** identity, this Document No. and the identity and telephone number of the treating doctor.

SUMMARY OF COVER PER INSURED PERSON (please see overleaf for full details of cover and limitations for each insured person)

Section 1 Cancellation	Section 2 Personal Accident	Section 3 Additional Accommodation and Travel Expenses	Section 4 Hospital Benefit	Section 5 Personal Property	Section 6 Personal Liability Expenses	Section 7 Emergency Home Assistance
Up to £2,500 per booking	Up to £10,000	Up to £2,500	Up to £600	Up to £1,250 for personal baggage Up to £100 for delayed baggage Up to £400 for personal money	Up to £2,000,000	Up to £200
See overleaf for details of excesses	No excess	See overleaf for details of excesses	No excess	See overleaf for details of excesses	No excess	No excess

DEMANDS AND NEEDS

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

IMPORTANT

This insurance policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the relevant Option to Cancel section.

This policy is underwritten by ETI-International Travel Protection, the UK branch of Europäische Reiseversicherung A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ETI is licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN-www.bafin.de) and approved by the Financial Services Authority to undertake insurance business in the UK. **Towergate Chapman Stevens is part of the Towergate Underwriting Group Limited which is authorised and regulated by the Financial Services Authority.**

YOUR POLICY

In return for having accepted **your** premium **we** will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other events happening within the period shown above provide insurance in accordance with the operative sections of **your** Policy. **Your** Policy is evidence of the contract of insurance. Under **your** policy Cancellation cover applies as soon as the premium has been paid and the Policy is issued until the commencement of the travel date. The remaining cover applies for the duration of the booked trip to a maximum 70 consecutive days (or earlier return to the **United Kingdom**) and also includes the period of travel from **home** directly to the departure point and back **home** afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

HEALTH CONDITIONS Applying to travel to all destinations

It is a condition that at the time of taking out this Policy and between that time and **your** departure **you** must comply with each of the following:

- 1) **you** are not aware of any reason why the trip should be cancelled or cut short.
- 2) **you** are not travelling,
 - (a) against the advice of a **medical practitioner**
 - (b) for the purpose of obtaining medical treatment or
 - (c) if **you** have been given a terminal prognosis
- 3) **you** are not receiving or awaiting treatment for any illness or injury as a hospital day case or in-patient as any claim arising from the illness or injury will not be covered.
- 4) if **you** are on medication at the time of travel **your** medical condition must be stable/well controlled.

IMPORTANT NOTES

- 1) The cover under this Policy is available to **UK residents**.
- 2) Cover is only available for the whole duration of a booked trip to a maximum 70 consecutive days, and cannot be effected once a journey has commenced.
- 3) The amount deductible from a claim applies to each insured person involved in a claim, on each section of this policy as do the sums insured under each section.
- 4) If **your money, valuables** or any items of **baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 5) Stolen Property: **You** are not covered for **baggage** or personal property stolen from:
 - (a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - (b) the passenger compartment of any unattended vehicle.
- 6) This Policy contains the following General Exclusion; **YOU ARE NOT COVERED** for anything caused directly or indirectly by **you** suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.

OPTION TO CANCEL

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (the cancellation period) by writing to the issuer of this policy during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not already travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside the Statutory Period

You may cancel this policy at any time after the cancellation period by writing to the issuer of this policy. If **you** cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Non Payment of Premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

DEFINITIONS

Wherever the following words and phrases appear in this Policy they will always have these meanings:-

Baggage Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with the articles purchased, worn or carried by you for individual use during your trip (including Golf Equipment)

Close Business Associate Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business

Curtail/Curtailment Return early to the **United Kingdom** or hospitalisation whilst on holiday

Home Your residential address in the **United Kingdom**

Immediate Relative Mother, father, sister, brother, wife, husband, fiancé(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister

Loss of Limb Physical, permanent and total loss of use at or above the wrist or ankle

Loss of Sight The complete and irrecoverable loss of sight shall be considered as having occurred:

- in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

Medical Practitioner A registered practising member of the medical profession who is not related to you or any person with whom you are travelling

Money Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid) held by you for social, domestic and pleasure purposes

Permanent Total Disablement Disablement as a result of which there is no business or occupation which you are able to attend to and which having lasted for a period of 12 months is, at the end of that period, beyond hope of improvement

Personal Accident Accidental bodily injury caused solely and directly by sudden, unexpected, external violent and visible means

Public Transport Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel

Redundancy Any person being declared redundant, who is under 65 years and under normal retiring age for someone holding that persons position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant

Ski Equipment Skis, ski boots, ski poles and snowboards

UK Residents Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months

United Kingdom England, Scotland, Wales, Northern Ireland and the Isles of Scilly

Valuables Watches, furs, jewellery, photographic equipment, video equipment, camcorders and audio equipment including cassettes, CDs, DVDs mini discs and headphones and portable satellite navigation systems

We/Us/Our ETI-International Travel Protection

GEOGRAPHICAL LIMITS

United Kingdom

SECTION 1 - CANCELLATION

YOU ARE COVERED

For up to £2,500 per booking for the unused proportion of any travel and accommodation costs or pre-paid non-refundable expenses which you have paid or legally have to pay if cancellation of your trip is

- unavoidable and
- due to an event which is beyond your control

SPECIAL CONDITION

If you fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as you find it necessary to cancel the trip, our liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

EXCESS

The first £15 will be deducted for each and every claim per insured person

YOU ARE NOT COVERED

- For any claim on medical grounds where you fail to provide a medical certificate or other suitable evidence from a **Medical Practitioner** of the need to cancel the trip
- For anything arising directly or indirectly from:
 - your disinclination to travel or financial reasons other than involuntary redundancy

b) bankruptcy or liquidation of any travel agent, tour operator or transportation company

c) the tour operator or anyone you have made travel or accommodation arrangements with failing to provide such arrangements

d) being called as an expert witness or where normal employment would require your attendance at a court of law

e) your failure to obtain the required passport or visa

f) regulations set by the government of any country

- For anything mentioned in the General Exclusions on pages 3/4. You should also refer to the HEALTH CONDITIONS on page 1.

SECTION 2 - PERSONAL ACCIDENT

YOU ARE COVERED

For the following benefits, which will be paid to you or your legal personal representative, if you have a **personal accident** during your trip which, at the end of 12 months of that accident, is the sole cause of your consequent death or disablement.

- Death - £5,000
- Loss of one or more limbs**, total and irrecoverable **loss of sight** in one or both eyes or **permanent total disablement** - £10,000

NOTE – If you are aged under 16 at the time of the accident the death benefit will be limited to £1,000 and the permanent total disablement benefit will not apply. The total amount payable under this section is £10,000 per insured person.

YOU ARE NOT COVERED

- For any claims for death, loss or disablement caused directly or indirectly by an injury which existed prior to the commencement of the trip
- For anything mentioned in the General Exclusions shown on pages 3/4.

SECTION 3 - ADDITIONAL ACCOMMODATION AND TRAVEL EXPENSES, RETURN TO HOME AND CURTAILMENT

This section includes assistance by Specialty Assistance Ltd who must be contacted immediately in the event that repatriation or curtailment has to be considered.

YOU ARE COVERED

- Up to £1,000 (per booking) for necessary additional accommodation and travelling/repatriation expenses, including those of one relative or friend if you have to be accompanied on medical advice or if you are a child and require an escort **home** (applicable to UK holidays only).
- Up to £1,000 in the event of death for conveyance of the body or ashes to your **home** (applicable to UK holidays only).
- Up to £2,500 per booking for the value of the portion of your travel and/or accommodation costs which have not been used and which were paid for before your trip commenced. If you are hospitalised as an in-patient during the trip or if you have to return **home** earlier than planned because of the death, severe injury or serious illness of you, an **immediate relative**, or a **close business associate** resident in the **United Kingdom**. Such proportionate value costs to be calculated for the dates of hospitalisation during the trip and/or from the date of return to your **home**.
- For reasonable additional travelling expenses if you have to return **home** earlier than planned due to death, severe injury or serious illness of an **immediate relative** or a **close business associate** resident in the **United Kingdom**. These additional travelling expenses are limited to £300 per insured person.

EXCESS

- The first £15 will be deducted for each and every incident per insured person involved in the incident under benefit 2) and 4) of this section.

NOTES –

- All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced
- If you become ill or are injured we can send you home at any time during the trip. We will do this if the **Medical Practitioner** treating you and Specialty Assistance Ltd agree that you can safely travel home to continue treatment.

YOU ARE NOT COVERED

- For any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement
- For any claims that are not confirmed as medically necessary by the attending **Medical Practitioner** or Specialty Assistance Ltd and any additional travelling expenses not authorised by us or Specialty Assistance Ltd if you have to return home earlier than planned
- For treatment or services provided by a health spa, convalescent home or any rehabilitation centre
- For anything mentioned in the General Exclusions shown on pages 3/4.

SECTION 4 - HOSPITAL BENEFIT

YOU ARE COVERED

- 1) For a payment of £20 per 24 hours up to a maximum of £600, in addition to any additional accommodation and travelling/repatriation expenses incurred under Section 3 of this Policy if **you** are admitted as an in-patient to a registered hospital and **we** pay a claim under Section 3 above. All payments will cease immediately if **you** are moved from the first hospital **you** were admitted to in **your** resort.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions shown on pages 3/4.

SECTION 5 - PERSONAL PROPERTY

YOU ARE COVERED

A. PERSONAL BAGGAGE

For up to £1,250 after making proper allowance for wear and tear and depreciation, for the value or repair of **your** own **baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen damaged or destroyed: limited to £300 (£100 for children) in respect of all **valuables**, limited to £300 (£100 for children) in respect of a single article or a pair or set of articles (eg golf equipment), limited to £150 in respect of spectacles and prescription sunglasses.

NOTE – In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

B. DELAYED BAGGAGE

For up to £100 towards the cost of buying replacement necessities if **your** own **baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (ie bus, coach or train company etc.) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under B. (Delayed **Baggage**) will be deducted from **your** **baggage** claim if **your** **baggage** proves to be permanently lost.

C. PERSONAL MONEY

For up to £400 (limited to £200 for cash (£100 for children)), if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal **Money** are limited to £50 overall.

EXCESS

The first £15 of each and every incident per insured person involved in the incident under Benefits A. and C. of this section.

YOU ARE NOT COVERED

- 1) If **you** do not exercise reasonable care for the safety and supervision of **your** property
- 2) If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **baggage**, **valuables** or **money**
- 3) If **you** do not obtain a written carriers report if **your** **baggage** is lost or damaged in transit (or a Property Irregularity report in the case of an airline)
- 4) For loss, destruction, damage or theft;
 - a) due to confiscation or detention by customs or other officials or authorities
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, (other than as defined in the **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and/or accessories, televisions, sports gear whilst in use (other than ski equipment in respect of winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china
 - c) due to wear and tear, denting or scratching, moth or vermin
 - d) of **valuables** left as 'check-in' **baggage**
- 5) For mechanical breakdown or derangement; for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in
- 6) For **baggage** or personal property stolen from;
 - a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available
 - b) the passenger compartment of any unattended vehicle
- 7) For any shortages due to error, omission or depreciation in value
- 8) For any property more specifically insured or recoverable under any other source
- 9) For anything mentioned in the General Exclusions shown on pages 3/4.

SECTION 6 - PERSONAL LIABILITY

YOU ARE COVERED

For up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages, arising from an accident that happened during the trip leading to claims made against **you** for;

- 1) Accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**
- 2) Loss or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**
- 3) Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

YOU ARE NOT COVERED

- 1) For fines imposed by a Court of Law or other relevant bodies
- 2) For anything caused directly or indirectly by;
 - a) liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made
 - b) injury, loss or damage arising from
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport)
 - ii) the occupation (except temporarily for the purposes of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession
 - iv) racing of any kind
 - v) any deliberate act
- 3) For anything mentioned in the General Exclusions shown on pages 3/4.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover as **you** are not covered under this insurance.

SECTION 7 - EMERGENCY HOME ASSISTANCE

YOU ARE COVERED

In the event of a home emergency **we** will pay up to £200 if an unforeseen circumstance arises which, if not dealt with quickly, would:

- a) damage or cause further damage to **your** home
- b) create unreasonable risk to **your** health and safety
- c) render **your** home unsafe or insecure

Cover applies for the duration of the trip (and for 24 hours after **your** return to **home** from the trip) and cover the costs of callout, up to three hours labour and up to £100 of parts or materials where:

- 1) the external locks, doors or windows have been damaged, causing **your** home to become insecure
- 2) external locks are damaged as a result of theft or attempted theft at or to **your** home and reported to the Police within 24 hours of the occurrence (replacement of locks will be on a "like for like" basis)
- 3) the only available key to **your** home is lost and normal access is not available (the cover provided by this section will assist you in gaining entry to **your** home)
- 4) the primary heating system breaks down completely
- 5) all means of heating the domestic hot water system have broken down completely
- 6) the internal plumbing or internal drainage has ceased to function or has been damaged and internal flooding or internal water damage has occurred or is, in our opinion, likely to occur.

It is **your** responsibility to arrange **your** own emergency assistance. **You** should then submit a receipt for **your** costs incurred as per the claims procedure shown on page 1.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED

For anything caused directly or indirectly by;

- 1) **Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk, (unless **you** are trying to save someone's life)
- 2) **Your** suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field
- 3) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public** transport provider
- 4) **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, dangerous pursuits

- 5) Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- 6) Bankruptcy/liquidation of any tour operator, travel agent or transportation company
- 7) Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness
- 8) War, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event
- 9) Loss or damage to any property and expense or legal liability caused by or contributed to or arising from;
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound
- 10) No Winter Sports cover unless appropriate premium paid.
- 11) **You** travelling on motorcycles over 125cc
- 12) **You** mountaineering or rock climbing using picks, ropes or guides or pot-holing
- 13) **Your** manual work or hazardous occupation of any kind
- 14) **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters
- 15) Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong
- 16) Failure of equipment to correctly recognise the calendar date, such as the change to the year 2000 (this exclusion will not apply to claims made under Section 2 – Personal Accident.
- 17) **Your** participation in off-piste skiing except whilst under the supervision of a qualified guide/instructor
- 18) **Your** participation in ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events
- 19) **Your** participation in any illegal act.
- 20) **Your** travel to a country or specific area or event to which the travel advice unit of the Foreign Commonwealth or World health Organisation has advised the public not to travel. Website: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

- claim and to take proceedings in **your** name for **our** benefit against any other party
- 9) **We** may at any time pay to **you our** full liability under the Policy after which no further payments will be made in any respect
 - 10) If at the time of making a claim there is any other Policy covering the same risk **we** are entitled to contact that insurer for a contribution
 - 11) **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

GENERAL CONDITIONS

You must comply with the following Conditions to have the full protection of **your** Policy. If **you** do not comply with them, **we** may at **our** option cancel the Policy or refuse to deal with **your** claim.

- 1) No payment will be made under Section 1, 2, 3 or 4 without appropriate medical certification
- 2) If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense
- 3) In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense
- 4) **You** must take all reasonable steps to recover any lost or stolen articles
- 5) **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**
 - a) make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or
 - b) make a statement in support of a claim knowing the statement to be false in any respect or
 - c) submit a document in support of a claim knowing the document to be forged or false in any respect or
 - d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- a) **we** shall not pay the claim
- b) **we** shall not pay any other claim which has been or will be made under the Policy
- c) **we** may at **our** option declare the Policy void
- d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date
- e) **we** shall not make any return of premium
- f) **we** may inform the police of the circumstances.
- 6) **We** accept as evidence of cover the confirmation of booking issued to **you** by the tour operator showing that the premium has been paid
- 7) **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
- 8) **We** are entitled to take over any rights in the defence or settlement of any

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

COMPLAINTS PROCEDURE

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

WHEN YOU CONTACT US

Please give **us your** name and a contact telephone number.
Please quote **your** policy and/or claim number, and the type of policy **you** hold.
Please explain clearly and concisely the reason for **your** complaint

INITIATING YOUR COMPLAINT

Any enquiry or complaint **you** have regarding **your** policy or a claim notified under **your** policy, may be addressed to:

**The Managing Director, Towergate Chapman Stevens
P.O. Box 417, West Byfleet, Surrey, KT14 7XQ**

Should the matter not be resolved to **your** satisfaction then please write directly to:

**The Managing Director
ETI - International Travel Protection
Albany House, 14 Bishopric, Horsham, West Sussex RH12 1QN**

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** complaints procedure has been exhausted. The Ombudsman can be contacted at:

**Insurance Division
Financial Ombudsman Services
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: (0845) 080 1800 Fax: (020) 7964 1001**

This Procedure will not affect **your** rights of law.