



TERMS OF BUSINESS

THE FINANCIAL SERVICES AUTHORITY.

Planet Earth Travel Insurance Services Limited, Sovereign House, The Bramhall Centre, Bramhall, Cheshire SK7 1AW is an Appointed Representative of ITC Compliance Limited which is authorized and regulated by the Financial Services Authority (F.S.A.). Details of ITC Compliance Limited's authorisation (including their Authorised Number 313486) can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website at www.fsa.gov.uk/register.

OUR SERVICE.

Our permitted business is advising, arranging, dealing as an intermediary and assisting in the administration of and performance of non-investment insurance contracts. You will not receive advice or a recommendation from us in relation to the products we offer. 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. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

We only offer products underwritten by Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Europ Assistance is regulated by the Financial Services Authority under FSA Authorisation Number 311883.

COMPLAINTS AND COMPENSATION.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry in the first instance should be addressed in writing to The Compliance Officer, ITC Compliance Limited, at Charnwood House, Marsh Road, Bristol, BS3 2NA. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

PAYMENT FOR OUR SERVICES.

We do charge any fees for arranging travel insurance however; we do reserve the right to make a charge for amending or duplicating documents. We will always discuss and agree this with you before any charges become due.

DOCUMENTS.

We reserve the right to retain certificates or other policy documents until payments due under the policy have been made. Where we retain documents we will provide details of your insurance cover.

HANDLING CLIENT MONEY AND/OR INSURER MONEY.

We act as the agent of the Insurer in the collection of money and they grant us risk transfer. This means that when you pay us, the money is then taken as payment of the premium due and automatically becomes Insurer money. This is an excellent safeguard for you as it means that your money or insurance cover is not at risk if we become insolvent.

CANCELLATION OF INSURANCES.

Unless your trip will be completed within 1 month of buying your travel insurance policy, you have the right to cancel any policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid providing that you have not made a trip, have not submitted a claim or know of any circumstances that may lead to a claim. If you cancel outside of this period then no premium refund will be given.

YOUR RESPONSIBILITIES.

Your insurance is based on the information provided by you to the insurance company and you must ensure that all such information is complete and accurate, and that all facts that may influence the Insurers' decision to accept your proposal and pay a valid claim are disclosed as soon as you become aware of them. Failure to disclose material information may invalidate your insurance and could mean that part or all of your claim may not be paid.

When you receive your policy you are advised to read it carefully as it is the policy document, schedule and any certificate of insurance that forms the basis of the insurance contract you have purchased. You should inform us immediately of any changes that may affect the services provided by us or the cover provided by your policy. Please ask for our advice if you are in any doubt over any of the terms and conditions of the insurance.

CONFIDENTIALITY OF PERSONAL DATA.

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with you. All personal information is treated by us as confidential, and is processed in accordance with the relevant legislation. We will not disclose personal information without your consent other than in the normal course of arranging and administering your insurance policy, except where we are compelled by law to disclose such information. In such cases personal information may be disclosed on a confidential basis and in accordance with the Data Protection Act.

You should also be aware that Insurers supply details of policies and claims to databases to which the Police, Fraud Prevention Agencies and other Insurers have access. You have the right to see personal information about you that we hold on our records under Data Protection legislation. We may make a charge for the provision of this information.

In order to improve our service to you calls made to and from our offices may be monitored and recorded.

HOW TO MAKE A CLAIM.

Claim forms can be obtained via the internet by logging onto www.eaclaims.co.uk alternatively, telephone the Claims Helpline on 01444 442277 to obtain a claim form giving your name, validation certificate number and brief details of your claim. All claims must be submitted within 28 days of your return.

LAW TO BE APPLIED.

Unless specifically agreed to the contrary, all contracts arranged through our agency are subject to the Law of England and Wales.