



DOGTAG TRAVEL INSURANCE

TERMS OF BUSINESS

Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you. Dogtag Ltd is an Appointed Representative of Travel Insurance Facilities Plc who are authorised and regulated by the Financial Conduct Authority. Travel Insurance Facilities Plc FCA Firm Reference Number is 306537. Dogtag Ltd only offer Stand Alone Travel Insurance from single insurers, underwritten by Travel Insurance Facilities. Details of insurers may be provided on request.

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised. If, following an appeal you do wish to complain, please forward details of your complaint in the first instance as follows:

1. Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, or call on 0203 829 6604, who will review the claims office decision.

2. If you are still not satisfied with the outcome you may: Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk.

3. You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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. Details of Dogtag's Travel's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <https://register.fca.org.uk>.

Demands and Needs Statement

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of purchase
- You have existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 1500 or visit their website at <https://www.gov.uk/foreign-travel-advice>).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

You should understand that any information you have given Dogtag will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have been provided with a copy of this document together with all relevant policy documentation to enable you to make an individual informed buying decision based on your own personal circumstances and the merits of the policy. This buying decision is your own and you will not have received any recommendations or advice from Dogtag.

I have read and understand the above information and confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from Dogtag Ltd.

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Please keep this page with your insurance policy documents.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure)
- A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.